

State:	District of Columbia	Filing Company:	MetLife Investors USA Insurance Company
TOI/Sub-TOI:	H021 Individual Health - Accident Only/H021.000 Health - Accident Only		
Product Name:	MLIUSA AD DC Rate		
Project Name/Number:	MLIUSA AD DC Rate/5EAH-10-13-DC		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Investors USA Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

WESA-128963100

State Tracking #:

Company Tracking #:

5EAH-10-13-DC

State: District of Columbia

Filing Company:

MetLife Investors USA Insurance Company

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Sheet	5EAH-10-13-DC, 5EAH-1HOM-13-DC, 5EAH-1DIS-13-DC, 5EAH-1CC-13-DC, 5EAH-1FAV-13-DC, 5EAH-1BBD-13-DC, 5EAH-1MVA-13-DC, 5EAH-1SAFE-13-DC, 5EAH-1BURN-13-DC, 5EAH-1TPP-13-DC, UEAH-OOC-2-13-DC, UEAH-APP-1-13	New		Rate Sheet MLIUSA-DC.pdf,



MetLife Investors USA Insurance Company

RATE SHEET

5EAH-10-13-DC – Individual Accidental Death Insurance Policy

5EAH-1DIS-13-DC – Accidental Dismemberment Rider

5EAH-1HOM-13-DC – Accidental Death at Home Rider

5EAH-1CC-13-DC – Common Carrier Rider

5EAH-1FAV-13-DC – Felonious Assault and Violent Crime Rider

5EAH-1BBD-13-DC – Fractures and Dislocations Rider

5EAH-1MVA-13-DC – Motor Vehicle Accidental Death Rider

5EAH-1SAFE-13-DC – Seat Belt and Airbag Rider

5EAH-1BURN-13-DC – Severe Burns Rider

5EAH-1TPP-13-DC – Total and Permanent Paralysis Rider



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1. Accident Insurance coverage rates

The following Accidental Death **monthly premium rates** apply **per \$1,000** of amount of insurance, no age, sex, class, geographical distinctions:

Coverage	Single	Joint	Family	Single parent
Accidental Death (5EAH-10-13-DC)	\$0.1000	\$0.18000	\$0.2200	\$0.1200

2. Riders rates

The following **monthly premium rates** apply **per \$1,000** of amount of coverage, no age, sex, class, geographical distinctions:

Rider/Coverage type	Single	Joint	Family	Single parent
Motor excl. pedestrians (5EAH-1MVA-13-DC)	\$0.0242	\$0.0435	\$0.0532	\$0.0290
Motor incl. pedestrians (5EAH-1MVA-13-DC)	\$0.0298	\$0.0536	\$0.0656	\$0.0358
Seat belt and Airbag (5EAH-1SAFE-13-DC)	\$0.0280	\$0.0503	\$0.0615	\$0.0336
CC excl. being struck* (5EAH-1CC-13-DC)	\$0.5500	\$0.9900	\$1.2100	\$0.6600
CC incl. being struck* (5EAH-1CC-13-DC)	\$0.8200	\$1.4760	\$1.8040	\$0.9840
Felonious attack (5EAH-1FAV-13-DC)	\$0.0216	\$0.0388	\$0.0475	\$0.0259
Accidental Death at Home (5EAH-1HOM-13-DC)	\$0.0353	\$0.0635	\$0.0776	\$0.0423

*Rates expressed in per \$1,000,000 of sum insured



MetLife Investors USA Insurance Company

Covered loss	Single	Joint	Family	Single parent
Dismemberment (5EAH-1DIS-13-DC)				
Loss of one hand or one foot	\$0.0014	\$0.0026	\$0.0032	\$0.0017
Loss of two or more fingers or toes	\$0.0009	\$0.0016	\$0.0019	\$0.0010
Loss of sight in one eye	\$0.0117	\$0.0211	\$0.0258	\$0.0141
Loss of hearing in one ear	\$0.0290	\$0.0521	\$0.0637	\$0.0348
Loss of both hands or both feet or one hand/one foot	\$0.0001	\$0.0002	\$0.0002	\$0.0001
Loss of one hand and one eye*	\$0.0004	\$0.0008	\$0.0010	\$0.0005
Loss of one foot and one eye*	\$0.0002	\$0.0004	\$0.0005	\$0.0003
Loss of sight in both eyes	\$0.0003	\$0.0006	\$0.0008	\$0.0004
Loss of hearing in both ears	\$0.0032	\$0.0058	\$0.0071	\$0.0039
Loss of ability to speak	\$0.0012	\$0.0022	\$0.0027	\$0.0015
Loss of ability to speak and both ears*	\$0.0001	\$0.0003	\$0.0003	\$0.0002
Paralysis (5EAH-1TPP-13-DC)				
Quadriplegia, Triplegia	\$0.0021	\$0.0039	\$0.0047	\$0.0026
Paraplegia	\$0.0032	\$0.0058	\$0.0071	\$0.0039
Hemiplegia	\$0.0013	\$0.0024	\$0.0029	\$0.0016
Uniplegia	\$0.0004	\$0.0008	\$0.0010	\$0.0005

*Rates expressed in per \$10,000,000 of sum insured



MetLife Investors USA Insurance Company

5EAH-1BBD-13-DC

The following tables summarize the **monthly gross rates** per **\$1,000** for the Fractures benefit with Children Sum Insured from 20% to 100%:

Table 2.1: Children at 20%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.4396	\$0.2586
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0079	\$0.0047
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0640	\$0.0376
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0510	\$0.0300
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0466	\$0.0274
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.2301	\$0.7236
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.4100	\$0.2412
Forearm, hand, wrist	\$1.4064	\$2.5315	\$2.6652	\$1.5677
Rib	\$0.1623	\$0.2921	\$0.3075	\$0.1809
Finger, toe	\$0.9737	\$1.7526	\$1.8451	\$1.0854
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.2460	\$0.1447
Vertebral processes	\$0.0865	\$0.1558	\$0.1640	\$0.0965
Pelvis	\$0.0811	\$0.1460	\$0.1538	\$0.0904
Hip, Thigh	\$0.2975	\$0.5355	\$0.5638	\$0.3316
Coccyx	\$0.0161	\$0.0290	\$0.0305	\$0.0179
Lower Leg	\$0.3516	\$0.6329	\$0.6663	\$0.3919
Kneecap	\$0.1082	\$0.1947	\$0.2050	\$0.1206
Ankle	\$0.6491	\$1.1684	\$1.2301	\$0.7236
Foot	\$0.2975	\$0.5355	\$0.5638	\$0.3316
Neck	\$0.0121	\$0.0218	\$0.0229	\$0.0135
Concussion	\$0.4227	\$0.7608	\$1.0557	\$0.6120

Table 2.2: Children at 30%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.4716	\$0.2947
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0085	\$0.0053
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0686	\$0.0429
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0547	\$0.0342
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0500	\$0.0312
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.3196	\$0.8247
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.4399	\$0.2749
Forearm, hand, wrist	\$1.4064	\$2.5315	\$2.8590	\$1.7869
Rib	\$0.1623	\$0.2921	\$0.3299	\$0.2062
Finger, toe	\$0.9737	\$1.7526	\$1.9793	\$1.2371
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.2639	\$0.1649
Vertebral processes	\$0.0865	\$0.1558	\$0.1759	\$0.1100
Pelvis	\$0.0811	\$0.1460	\$0.1649	\$0.1031
Hip, Thigh	\$0.2975	\$0.5355	\$0.6048	\$0.3780
Coccyx	\$0.0161	\$0.0290	\$0.0327	\$0.0205
Lower Leg	\$0.3516	\$0.6329	\$0.7148	\$0.4467
Kneecap	\$0.1082	\$0.1947	\$0.2199	\$0.1375
Ankle	\$0.6491	\$1.1684	\$1.3196	\$0.8247
Foot	\$0.2975	\$0.5355	\$0.6048	\$0.3780
Neck	\$0.0121	\$0.0218	\$0.0246	\$0.0154
Concussion	\$0.4227	\$0.7608	\$1.2522	\$0.7826

Table 2.3: Children at 40%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.5093	\$0.3286
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0092	\$0.0059
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0741	\$0.0478
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0591	\$0.0381
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0540	\$0.0348
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.4251	\$0.9194
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.4750	\$0.3065
Forearm, hand, wrist	\$1.4064	\$2.5315	\$3.0878	\$1.9921
Rib	\$0.1623	\$0.2921	\$0.3563	\$0.2299
Finger, toe	\$0.9737	\$1.7526	\$2.1377	\$1.3792
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.2850	\$0.1839
Vertebral processes	\$0.0865	\$0.1558	\$0.1900	\$0.1226
Pelvis	\$0.0811	\$0.1460	\$0.1781	\$0.1149
Hip, Thigh	\$0.2975	\$0.5355	\$0.6532	\$0.4214
Coccyx	\$0.0161	\$0.0290	\$0.0353	\$0.0228
Lower Leg	\$0.3516	\$0.6329	\$0.7719	\$0.4980
Kneecap	\$0.1082	\$0.1947	\$0.2375	\$0.1532
Ankle	\$0.6491	\$1.1684	\$1.4251	\$0.9194
Foot	\$0.2975	\$0.5355	\$0.6532	\$0.4214
Neck	\$0.0121	\$0.0218	\$0.0266	\$0.0171
Concussion	\$0.4227	\$0.7608	\$1.4580	\$0.9406

Table 2.4: Children at 50%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.5449	\$0.3633
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0098	\$0.0065
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0793	\$0.0529
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0632	\$0.0421
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0578	\$0.0385
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.5248	\$1.0165
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.5083	\$0.3388
Forearm, hand, wrist	\$1.4064	\$2.5315	\$3.3037	\$2.2024
Rib	\$0.1623	\$0.2921	\$0.3812	\$0.2541
Finger, toe	\$0.9737	\$1.7526	\$2.2872	\$1.5248
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.3050	\$0.2033
Vertebral processes	\$0.0865	\$0.1558	\$0.2033	\$0.1355
Pelvis	\$0.0811	\$0.1460	\$0.1906	\$0.1271
Hip, Thigh	\$0.2975	\$0.5355	\$0.6989	\$0.4659
Coccyx	\$0.0161	\$0.0290	\$0.0378	\$0.0252
Lower Leg	\$0.3516	\$0.6329	\$0.8259	\$0.5506
Kneecap	\$0.1082	\$0.1947	\$0.2541	\$0.1694
Ankle	\$0.6491	\$1.1684	\$1.5248	\$1.0165
Foot	\$0.2975	\$0.5355	\$0.6989	\$0.4659
Neck	\$0.0121	\$0.0218	\$0.0284	\$0.0189
Concussion	\$0.4227	\$0.7608	\$1.6538	\$1.1025

Table 2.5: Children at 60%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.5784	\$0.3989
Skull fracture – depressed	\$0.0042	\$0.0075	\$0.0104	\$0.0072
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0842	\$0.0581
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0671	\$0.0463
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0613	\$0.0423
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.6183	\$1.1161
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.5394	\$0.3720
Forearm, hand, wrist	\$1.4064	\$2.5315	\$3.5063	\$2.4181
Rib	\$0.1623	\$0.2921	\$0.4046	\$0.2790
Finger, toe	\$0.9737	\$1.7526	\$2.4274	\$1.6741
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.3237	\$0.2232
Vertebral processes	\$0.0865	\$0.1558	\$0.2158	\$0.1488
Pelvis	\$0.0811	\$0.1460	\$0.2023	\$0.1395
Hip, Thigh	\$0.2975	\$0.5355	\$0.7417	\$0.5115
Coccyx	\$0.0161	\$0.0290	\$0.0401	\$0.0277
Lower Leg	\$0.3516	\$0.6329	\$0.8766	\$0.6045
Kneecap	\$0.1082	\$0.1947	\$0.2697	\$0.1860
Ankle	\$0.6491	\$1.1684	\$1.6183	\$1.1161
Foot	\$0.2975	\$0.5355	\$0.7417	\$0.5115
Neck	\$0.0121	\$0.0218	\$0.0302	\$0.0208
Concussion	\$0.4227	\$0.7608	\$1.8394	\$1.2686

Table 2.6: Children at 70%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.6095	\$0.4353
Skull fracture – depressed	\$0.0042	\$0.0075	\$0.0110	\$0.0078
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0887	\$0.0634
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0707	\$0.0505
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0646	\$0.0461
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.7054	\$1.2181
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.5685	\$0.4060
Forearm, hand, wrist	\$1.4064	\$2.5315	\$3.6950	\$2.6393
Rib	\$0.1623	\$0.2921	\$0.4263	\$0.3045
Finger, toe	\$0.9737	\$1.7526	\$2.5581	\$1.8272
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.3411	\$0.2436
Vertebral processes	\$0.0865	\$0.1558	\$0.2274	\$0.1624
Pelvis	\$0.0811	\$0.1460	\$0.2132	\$0.1523
Hip, Thigh	\$0.2975	\$0.5355	\$0.7816	\$0.5583
Coccyx	\$0.0161	\$0.0290	\$0.0423	\$0.0302
Lower Leg	\$0.3516	\$0.6329	\$0.9238	\$0.6598
Kneecap	\$0.1082	\$0.1947	\$0.2842	\$0.2030
Ankle	\$0.6491	\$1.1684	\$1.7054	\$1.2181
Foot	\$0.2975	\$0.5355	\$0.7816	\$0.5583
Neck	\$0.0121	\$0.0218	\$0.0318	\$0.0227
Concussion	\$0.4227	\$0.7608	\$2.0144	\$1.4389

Table 2.7: Children at 80%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.6534	\$0.4667
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0118	\$0.0084
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0951	\$0.0679
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0758	\$0.0541
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0693	\$0.0495
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.8283	\$1.3059
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.6094	\$0.4353
Forearm, hand, wrist	\$1.4064	\$2.5315	\$3.9613	\$2.8295
Rib	\$0.1623	\$0.2921	\$0.4571	\$0.3265
Finger, toe	\$0.9737	\$1.7526	\$2.7424	\$1.9589
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.3657	\$0.2612
Vertebral processes	\$0.0865	\$0.1558	\$0.2438	\$0.1741
Pelvis	\$0.0811	\$0.1460	\$0.2285	\$0.1632
Hip, Thigh	\$0.2975	\$0.5355	\$0.8380	\$0.5985
Coccyx	\$0.0161	\$0.0290	\$0.0453	\$0.0324
Lower Leg	\$0.3516	\$0.6329	\$0.9903	\$0.7074
Kneecap	\$0.1082	\$0.1947	\$0.3047	\$0.2177
Ankle	\$0.6491	\$1.1684	\$1.8283	\$1.3059
Foot	\$0.2975	\$0.5355	\$0.8380	\$0.5985
Neck	\$0.0121	\$0.0218	\$0.0341	\$0.0243
Concussion	\$0.4227	\$0.7608	\$2.2300	\$1.5929

Table 2.8: Children at 90%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.6812	\$0.5046
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0123	\$0.0091
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.0991	\$0.0734
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0790	\$0.0585
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0722	\$0.0535
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$1.9059	\$1.4118
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.6353	\$0.4706
Forearm, hand, wrist	\$1.4064	\$2.5315	\$4.1295	\$3.0589
Rib	\$0.1623	\$0.2921	\$0.4765	\$0.3530
Finger, toe	\$0.9737	\$1.7526	\$2.8589	\$2.1177
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.3812	\$0.2824
Vertebral processes	\$0.0865	\$0.1558	\$0.2541	\$0.1882
Pelvis	\$0.0811	\$0.1460	\$0.2382	\$0.1765
Hip, Thigh	\$0.2975	\$0.5355	\$0.8736	\$0.6471
Coccyx	\$0.0161	\$0.0290	\$0.0473	\$0.0350
Lower Leg	\$0.3516	\$0.6329	\$1.0324	\$0.7647
Kneecap	\$0.1082	\$0.1947	\$0.3177	\$0.2353
Ankle	\$0.6491	\$1.1684	\$1.9059	\$1.4118
Foot	\$0.2975	\$0.5355	\$0.8736	\$0.6471
Neck	\$0.0121	\$0.0218	\$0.0355	\$0.0263
Concussion	\$0.4227	\$0.7608	\$2.3890	\$1.7696

Table 2.9: Children at 100%

Monthly Gross rates	Individual	Couple	Family	Single parent
Face or nose	\$0.2320	\$0.4176	\$0.7241	\$0.5363
Skull fracture - depressed	\$0.0042	\$0.0075	\$0.0130	\$0.0096
Skull fracture - non-depressed	\$0.0338	\$0.0608	\$0.1054	\$0.0781
Lower jaw, Mandible	\$0.0269	\$0.0484	\$0.0840	\$0.0622
Upper jaw, Maxilla	\$0.0246	\$0.0443	\$0.0768	\$0.0569
Upper arm between elbow and shoulder	\$0.6491	\$1.1684	\$2.0260	\$1.5007
Shoulder blade, collarbone	\$0.2164	\$0.3895	\$0.6753	\$0.5002
Forearm, hand, wrist	\$1.4064	\$2.5315	\$4.3896	\$3.2516
Rib	\$0.1623	\$0.2921	\$0.5065	\$0.3752
Finger, toe	\$0.9737	\$1.7526	\$3.0390	\$2.2511
Vertebrae, Body of	\$0.1298	\$0.2337	\$0.4052	\$0.3001
Vertebral processes	\$0.0865	\$0.1558	\$0.2701	\$0.2001
Pelvis	\$0.0811	\$0.1460	\$0.2532	\$0.1876
Hip, Thigh	\$0.2975	\$0.5355	\$0.9286	\$0.6878
Coccyx	\$0.0161	\$0.0290	\$0.0503	\$0.0372
Lower Leg	\$0.3516	\$0.6329	\$1.0974	\$0.8129
Kneecap	\$0.1082	\$0.1947	\$0.3377	\$0.2501
Ankle	\$0.6491	\$1.1684	\$2.0260	\$1.5007
Foot	\$0.2975	\$0.5355	\$0.9286	\$0.6878
Neck	\$0.0121	\$0.0218	\$0.0378	\$0.0280
Concussion	\$0.4227	\$0.7608	\$2.5996	\$1.9256



MetLife Investors USA Insurance Company

The following tables summarize the **monthly gross rates** per **\$1,000** for the Dislocations benefit with Children Sum Insured from 20% to 100%:

Table 2.10: Children at 20%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.2589	\$0.1523
Collarbone	\$0.1291	\$0.2324	\$0.2447	\$0.1439
Shoulder	\$0.0534	\$0.0962	\$0.1013	\$0.0596
Rib	\$0.2803	\$0.5045	\$0.5311	\$0.3124
Elbow	\$0.0009	\$0.0016	\$0.0017	\$0.0010
Wrist	\$0.0027	\$0.0048	\$0.0050	\$0.0030
Hip	\$0.0907	\$0.1633	\$0.0580	\$0.0341
Knee	\$0.0753	\$0.1356	\$0.1428	\$0.0840
Ankle	\$0.0047	\$0.0085	\$0.0089	\$0.0053
One Toe or Finger	\$0.0447	\$0.0805	\$0.0847	\$0.0499

Table 2.11: Children at 30%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.2777	\$0.1736
Collarbone	\$0.1291	\$0.2324	\$0.2624	\$0.1640
Shoulder	\$0.0534	\$0.0962	\$0.1086	\$0.0679
Rib	\$0.2803	\$0.5045	\$0.5697	\$0.3561
Elbow	\$0.0009	\$0.0016	\$0.0018	\$0.0011
Wrist	\$0.0027	\$0.0048	\$0.0054	\$0.0034
Hip	\$0.0907	\$0.1633	\$0.0591	\$0.0370
Knee	\$0.0753	\$0.1356	\$0.1531	\$0.0957
Ankle	\$0.0047	\$0.0085	\$0.0096	\$0.0060
One Toe or Finger	\$0.0447	\$0.0805	\$0.0909	\$0.0568

Table 2.12: Children at 40%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.2999	\$0.1935
Collarbone	\$0.1291	\$0.2324	\$0.2835	\$0.1829
Shoulder	\$0.0534	\$0.0962	\$0.1173	\$0.0757
Rib	\$0.2803	\$0.5045	\$0.6153	\$0.3970
Elbow	\$0.0009	\$0.0016	\$0.0019	\$0.0013
Wrist	\$0.0027	\$0.0048	\$0.0058	\$0.0038
Hip	\$0.0907	\$0.1633	\$0.0611	\$0.0394
Knee	\$0.0753	\$0.1356	\$0.1654	\$0.1067
Ankle	\$0.0047	\$0.0085	\$0.0104	\$0.0067
One Toe or Finger	\$0.0447	\$0.0805	\$0.0982	\$0.0633

Table 2.13: Children at 50%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.3209	\$0.2139
Collarbone	\$0.1291	\$0.2324	\$0.3033	\$0.2022
Shoulder	\$0.0534	\$0.0962	\$0.1255	\$0.0837
Rib	\$0.2803	\$0.5045	\$0.6584	\$0.4389
Elbow	\$0.0009	\$0.0016	\$0.0021	\$0.0014
Wrist	\$0.0027	\$0.0048	\$0.0062	\$0.0042
Hip	\$0.0907	\$0.1633	\$0.0629	\$0.0419
Knee	\$0.0753	\$0.1356	\$0.1770	\$0.1180
Ankle	\$0.0047	\$0.0085	\$0.0111	\$0.0074
One Toe or Finger	\$0.0447	\$0.0805	\$0.1051	\$0.0700

Table 2.14: Children at 60%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.3406	\$0.2349
Collarbone	\$0.1291	\$0.2324	\$0.3219	\$0.2220
Shoulder	\$0.0534	\$0.0962	\$0.1332	\$0.0919
Rib	\$0.2803	\$0.5045	\$0.6987	\$0.4819
Elbow	\$0.0009	\$0.0016	\$0.0022	\$0.0015
Wrist	\$0.0027	\$0.0048	\$0.0066	\$0.0046
Hip	\$0.0907	\$0.1633	\$0.0646	\$0.0445
Knee	\$0.0753	\$0.1356	\$0.1878	\$0.1295
Ankle	\$0.0047	\$0.0085	\$0.0118	\$0.0081
One Toe or Finger	\$0.0447	\$0.0805	\$0.1115	\$0.0769

Table 2.15: Children at 70%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.3589	\$0.2564
Collarbone	\$0.1291	\$0.2324	\$0.3392	\$0.2423
Shoulder	\$0.0534	\$0.0962	\$0.1404	\$0.1003
Rib	\$0.2803	\$0.5045	\$0.7363	\$0.5260
Elbow	\$0.0009	\$0.0016	\$0.0023	\$0.0017
Wrist	\$0.0027	\$0.0048	\$0.0070	\$0.0050
Hip	\$0.0907	\$0.1633	\$0.0661	\$0.0472
Knee	\$0.0753	\$0.1356	\$0.1979	\$0.1414
Ankle	\$0.0047	\$0.0085	\$0.0124	\$0.0089
One Toe or Finger	\$0.0447	\$0.0805	\$0.1175	\$0.0839

Table 2.16: Children at 80%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.3848	\$0.2748
Collarbone	\$0.1291	\$0.2324	\$0.3636	\$0.2597
Shoulder	\$0.0534	\$0.0962	\$0.1505	\$0.1075
Rib	\$0.2803	\$0.5045	\$0.7894	\$0.5639
Elbow	\$0.0009	\$0.0016	\$0.0025	\$0.0018
Wrist	\$0.0027	\$0.0048	\$0.0075	\$0.0053
Hip	\$0.0907	\$0.1633	\$0.0690	\$0.0493
Knee	\$0.0753	\$0.1356	\$0.2122	\$0.1516
Ankle	\$0.0047	\$0.0085	\$0.0133	\$0.0095
One Toe or Finger	\$0.0447	\$0.0805	\$0.1260	\$0.0900

Table 2.17: Children at 90%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.4011	\$0.2971
Collarbone	\$0.1291	\$0.2324	\$0.3791	\$0.2808
Shoulder	\$0.0534	\$0.0962	\$0.1569	\$0.1162
Rib	\$0.2803	\$0.5045	\$0.8229	\$0.6096
Elbow	\$0.0009	\$0.0016	\$0.0026	\$0.0019
Wrist	\$0.0027	\$0.0048	\$0.0078	\$0.0058
Hip	\$0.0907	\$0.1633	\$0.0702	\$0.0520
Knee	\$0.0753	\$0.1356	\$0.2212	\$0.1638
Ankle	\$0.0047	\$0.0085	\$0.0139	\$0.0103
One Toe or Finger	\$0.0447	\$0.0805	\$0.1313	\$0.0973

Table 2.18: Children at 100%

Monthly Gross rates	Individual	Couple	Family	Single parent
Lower jaw	\$0.1366	\$0.2459	\$0.4264	\$0.3158
Collarbone	\$0.1291	\$0.2324	\$0.4030	\$0.2985
Shoulder	\$0.0534	\$0.0962	\$0.1668	\$0.1235
Rib	\$0.2803	\$0.5045	\$0.8748	\$0.6480
Elbow	\$0.0009	\$0.0016	\$0.0028	\$0.0020
Wrist	\$0.0027	\$0.0048	\$0.0083	\$0.0061
Hip	\$0.0907	\$0.1633	\$0.0731	\$0.0541
Knee	\$0.0753	\$0.1356	\$0.2351	\$0.1742
Ankle	\$0.0047	\$0.0085	\$0.0147	\$0.0109
One Toe or Finger	\$0.0447	\$0.0805	\$0.1396	\$0.1034

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The following table summarizes the **monthly gross rates** per **\$1,000** for the Severe Burns benefit:

Monthly Gross rates Severe Burns	Single	Joint	Family	Single parent
2nd degree burn, 2%-10%	\$0.1818	\$0.3272	\$0.4909	\$0.3272
2nd degree burn, 10-25%	\$0.0619	\$0.1114	\$0.1671	\$0.1114
2nd degree burn, 25-35%	\$0.0098	\$0.0176	\$0.0264	\$0.0176
2nd degree burn, >35%	\$0.0031	\$0.0057	\$0.0085	\$0.0057
3rd degree burn, 2%-10%	\$0.0727	\$0.1309	\$0.1963	\$0.1309
3rd degree burn, 10-25%	\$0.0195	\$0.0352	\$0.0528	\$0.0352
3rd degree burn, 25-35%	\$0.0046	\$0.0082	\$0.0123	\$0.0082
3rd degree burn, >35%	\$0.0098	\$0.0176	\$0.0264	\$0.0176

3. Other Issue ages/Renewable ages/Benefit Reduction combinations

Rates above are referred to as Reference Rates, that is with Issue ages 18-80 and Renewable until age 85 with Benefit Reduction of 50% at age 70. There is no reduction for Severe Burns and Fractures & Dislocations. In this section we calculate adjustment factors for all the possible Issue ages/Renewable ages/Benefit Reduction as a percentage of the Reference Rates.

Example 1. To compute the Individual Accidental Death Monthly Gross Rate with Issue ages 18-70 Renewable to age 80 with Benefit Reduction of 30% at 70.

- Individual Accidental Death Monthly Gross Rate with Issue ages 18-80 and Renewable until age 85 with Benefit Reduction of 50% at age 70 is **\$0.1000 per \$1,000** (cf. page 3) **Reference Rate AD**
- Adjustment factor from (Issue ages 18-80 and Renewable until age 85 with Benefit Reduction of 50% at age 70) to (Issue ages 18-70 and Renewable until age 80 with Benefit Reduction of 50% at age 70) is **95.54%** (Table 3.2) **Adj. Factor (18-80/85/50%,18-70/80/50%)**
- Adjustment factor from (Issue ages 18-70 and Renewable until age 80 with Benefit Reduction of 50% at age 70) to (Issue ages 18-70 and Renewable until age 80 with Benefit Reduction of 30% at age 70) is **102.82%** (Table 3.28) **Adj. Factor (18-70/80/50%,18-70/80/30%)**



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The Individual Accidental Death Monthly Gross Rate with Issue ages 18-70 Renewable to age 80 with Benefit Reduction of 30% at 70 is then **\$0.0982 per \$1,000**:

\$0.1000	Reference Rate AD
*95.54%	*Adj. Factor (18-80/85/50%,18-70/80/50%)
<u>*102.82%</u>	*Adj. Factor (18-70/80/50%,18-70/80/30%)
\$0.0982	

Example 2. To compute the Family 3rd degree burn, 10-25% Monthly Gross Rate with Issue ages 18-65 Renewable to age 75.

- Family 3rd degree burn, 10-25% Monthly Gross Rate with Issue ages 18-80 and Renewable until age 85 is **\$0.0528 per \$1,000** (cf. page 23) **Reference Rate Burns**
- Adjustment factor from (Issue ages 18-80 and Renewable until age 85) to (Issue ages 18-65 and Renewable until age 75) is **93.60%** (Table 3.12) **Adj. Factor (18-80/85,18-65/75)**

The Family 3rd degree burn, 10-25% Monthly Gross Rate with Issue ages 18-65 and Renewable until age 75 is then **\$0.0494 per \$1,000**:

\$0.0528	Reference Rate Burns
<u>*93.60%</u>	* Adj. Factor (18-80/85,18-65/75)
\$0.0494	

The following tables will be used to compute rates for combinations different to the Reference Rates:

Tables 3.1 to 3.3: Adjustment Factors tables for Accidental Death and Benefit Riders with Benefit Reduction of 50% at age 70, Individual/Couple/Family/Single Parent Rates (except Severe Burns and Fractures & Dislocations)



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Table 3.1

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.30%	98.49%	97.57%	96.64%
18-79	99.71%	99.09%	98.37%	97.56%	96.64%
18-78	99.42%	98.86%	98.22%	97.48%	96.64%
18-77	99.12%	98.61%	98.03%	97.36%	96.60%
18-76	98.82%	98.35%	97.82%	97.20%	96.50%
18-75	98.52%	98.09%	97.59%	97.02%	96.37%
18-74	98.22%	97.81%	97.35%	96.82%	96.20%
18-73	98.01%	97.62%	97.19%	96.68%	96.11%
18-72	97.86%	97.49%	97.07%	96.60%	96.05%
18-71	97.75%	97.40%	97.00%	96.55%	96.03%
18-70	97.68%	97.34%	96.96%	96.53%	96.03%
18-69	97.64%	97.31%	96.95%	96.53%	96.03%
18-68	97.59%	97.28%	96.92%	96.52%	96.03%
18-67	97.55%	97.24%	96.90%	96.50%	96.03%
18-66	97.51%	97.21%	96.87%	96.49%	96.03%
18-65	97.47%	97.18%	96.85%	96.47%	96.03%



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Table 3.2

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	95.72%	N/A	N/A	N/A	N/A
18-78	95.72%	94.97%	N/A	N/A	N/A
18-77	95.72%	94.97%	94.32%	N/A	N/A
18-76	95.70%	94.97%	94.32%	93.58%	N/A
18-75	95.62%	94.97%	94.32%	93.58%	92.73%
18-74	95.54%	94.97%	94.32%	93.58%	92.73%
18-73	95.54%	94.97%	94.32%	93.58%	92.73%
18-72	95.54%	94.97%	94.32%	93.58%	92.73%
18-71	95.54%	94.97%	94.32%	93.58%	92.73%
18-70	95.54%	94.97%	94.32%	93.58%	92.73%
18-69	95.54%	94.97%	94.32%	93.58%	92.73%
18-68	95.54%	94.97%	94.32%	93.58%	92.73%
18-67	95.54%	94.97%	94.32%	93.58%	92.73%
18-66	95.54%	94.97%	94.32%	93.58%	92.73%
18-65	95.54%	94.97%	94.32%	93.58%	92.73%

Table 3.3

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	91.76%	N/A	N/A	N/A	N/A	N/A
18-73	91.76%	91.45%	N/A	N/A	N/A	N/A
18-72	91.76%	91.45%	91.10%	N/A	N/A	N/A
18-71	91.76%	91.45%	91.10%	90.70%	N/A	N/A
18-70	91.76%	91.45%	91.10%	90.70%	90.25%	N/A
18-69	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-68	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-67	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-66	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-65	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%

Tables 3.4 to 3.6: Adjustment Factors tables for Fractures & Dislocations no benefit reduction at age 70, Individual/ Couple rates

Table 3.4

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.17%	98.42%	97.66%	96.95%
18-79	99.94%	99.17%	98.42%	97.66%	96.95%
18-78	99.88%	99.17%	98.42%	97.66%	96.95%
18-77	99.82%	99.16%	98.42%	97.66%	96.95%
18-76	99.76%	99.14%	98.42%	97.66%	96.95%
18-75	99.70%	99.11%	98.42%	97.66%	96.95%
18-74	99.63%	99.07%	98.42%	97.66%	96.95%
18-73	99.50%	98.99%	98.39%	97.66%	96.95%
18-72	99.37%	98.89%	98.34%	97.66%	96.95%
18-71	99.23%	98.78%	98.27%	97.66%	96.95%
18-70	99.09%	98.67%	98.18%	97.61%	96.95%
18-69	98.94%	98.54%	98.08%	97.54%	96.91%
18-68	98.79%	98.41%	97.97%	97.45%	96.86%
18-67	98.63%	98.27%	97.84%	97.35%	96.78%
18-66	98.47%	98.12%	97.71%	97.23%	96.68%
18-65	98.30%	97.96%	97.56%	97.10%	96.57%

Table 3.5

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	96.18%	N/A	N/A	N/A	N/A
18-78	96.18%	95.35%	N/A	N/A	N/A
18-77	96.18%	95.35%	94.43%	N/A	N/A
18-76	96.18%	95.35%	94.43%	93.40%	N/A
18-75	96.18%	95.35%	94.43%	93.40%	92.25%
18-74	96.18%	95.35%	94.43%	93.40%	92.25%
18-73	96.18%	95.35%	94.43%	93.40%	92.25%
18-72	96.18%	95.35%	94.43%	93.40%	92.25%
18-71	96.18%	95.35%	94.43%	93.40%	92.25%
18-70	96.18%	95.35%	94.43%	93.40%	92.25%
18-69	96.18%	95.35%	94.43%	93.40%	92.25%
18-68	96.16%	95.35%	94.43%	93.40%	92.25%
18-67	96.11%	95.33%	94.43%	93.40%	92.25%
18-66	96.04%	95.29%	94.42%	93.40%	92.25%
18-65	95.94%	95.22%	94.37%	93.39%	92.25%



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Table 3.6

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	90.93%	N/A	N/A	N/A	N/A	N/A
18-73	90.93%	89.39%	N/A	N/A	N/A	N/A
18-72	90.93%	89.39%	87.62%	N/A	N/A	N/A
18-71	90.93%	89.39%	87.62%	85.56%	N/A	N/A
18-70	90.93%	89.39%	87.62%	85.56%	83.17%	N/A
18-69	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-68	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-67	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-66	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-65	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%

Tables 3.7 to 3.9: Adjustment Factors tables for Fractures & Dislocations no benefit reduction at age 70, Family/Single Parent rates

Table 3.7

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.96%	99.91%	99.85%	99.78%
18-79	100.00%	99.96%	99.91%	99.85%	99.78%
18-78	100.00%	99.96%	99.91%	99.85%	99.78%
18-77	100.00%	99.96%	99.91%	99.85%	99.78%
18-76	100.00%	99.96%	99.91%	99.85%	99.78%
18-75	100.00%	99.96%	99.91%	99.85%	99.78%
18-74	100.00%	99.96%	99.91%	99.85%	99.78%
18-73	100.00%	99.96%	99.91%	99.85%	99.78%
18-72	100.00%	99.96%	99.91%	99.85%	99.78%
18-71	100.00%	99.96%	99.91%	99.85%	99.78%
18-70	100.00%	99.96%	99.91%	99.85%	99.78%
18-69	100.00%	99.96%	99.91%	99.85%	99.78%
18-68	100.00%	99.96%	99.91%	99.85%	99.78%
18-67	100.00%	99.96%	99.91%	99.85%	99.78%
18-66	100.00%	99.96%	99.91%	99.85%	99.78%
18-65	100.00%	99.96%	99.91%	99.85%	99.78%



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Table 3.8

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	99.70%	N/A	N/A	N/A	N/A
18-78	99.70%	99.61%	N/A	N/A	N/A
18-77	99.70%	99.61%	99.50%	N/A	N/A
18-76	99.70%	99.61%	99.50%	99.38%	N/A
18-75	99.70%	99.61%	99.50%	99.38%	99.24%
18-74	99.70%	99.61%	99.50%	99.38%	99.24%
18-73	99.70%	99.61%	99.50%	99.38%	99.24%
18-72	99.70%	99.61%	99.50%	99.38%	99.24%
18-71	99.70%	99.61%	99.50%	99.38%	99.24%
18-70	99.70%	99.61%	99.50%	99.38%	99.24%
18-69	99.70%	99.61%	99.50%	99.38%	99.24%
18-68	99.70%	99.61%	99.50%	99.38%	99.24%
18-67	99.70%	99.61%	99.50%	99.38%	99.24%
18-66	99.70%	99.61%	99.50%	99.38%	99.24%
18-65	99.70%	99.61%	99.50%	99.38%	99.24%



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Table 3.9

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	99.07%	N/A	N/A	N/A	N/A	N/A
18-73	99.07%	98.88%	N/A	N/A	N/A	N/A
18-72	99.07%	98.88%	98.66%	N/A	N/A	N/A
18-71	99.07%	98.88%	98.66%	98.41%	N/A	N/A
18-70	99.07%	98.88%	98.66%	98.41%	98.11%	N/A
18-69	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-68	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-67	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-66	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-65	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%

Tables 3.10 to 3.12: Adjustment Factors tables for Severe Burns no benefit reduction at age 70,
Family/Single Parent rates

Table 3.10

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.46%	98.85%	98.20%	97.59%
18-79	99.84%	99.36%	98.82%	98.20%	97.59%
18-78	99.68%	99.25%	98.76%	98.20%	97.59%
18-77	99.51%	99.12%	98.68%	98.17%	97.59%
18-76	99.35%	98.99%	98.58%	98.12%	97.58%
18-75	99.18%	98.85%	98.47%	98.04%	97.54%
18-74	99.02%	98.71%	98.35%	97.94%	97.48%
18-73	98.87%	98.57%	98.24%	97.86%	97.42%
18-72	98.73%	98.45%	98.13%	97.77%	97.36%
18-71	98.60%	98.33%	98.03%	97.69%	97.29%
18-70	98.48%	98.22%	97.93%	97.60%	97.22%
18-69	98.36%	98.12%	97.84%	97.52%	97.15%
18-68	98.25%	98.01%	97.74%	97.43%	97.08%
18-67	98.14%	97.91%	97.65%	97.35%	97.00%
18-66	98.04%	97.81%	97.56%	97.26%	96.93%
18-65	97.94%	97.72%	97.47%	97.18%	96.85%

Table 3.11

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	96.97%	N/A	N/A	N/A	N/A
18-78	96.97%	96.34%	N/A	N/A	N/A
18-77	96.97%	96.34%	95.72%	N/A	N/A
18-76	96.97%	96.34%	95.72%	95.07%	N/A
18-75	96.97%	96.34%	95.72%	95.07%	94.37%
18-74	96.95%	96.34%	95.72%	95.07%	94.37%
18-73	96.92%	96.34%	95.72%	95.07%	94.37%
18-72	96.88%	96.34%	95.72%	95.07%	94.37%
18-71	96.84%	96.32%	95.72%	95.07%	94.37%
18-70	96.79%	96.29%	95.72%	95.07%	94.37%
18-69	96.73%	96.25%	95.70%	95.07%	94.37%
18-68	96.67%	96.21%	95.67%	95.07%	94.37%
18-67	96.61%	96.16%	95.64%	95.05%	94.37%
18-66	96.54%	96.10%	95.60%	95.02%	94.36%
18-65	96.47%	96.04%	95.55%	94.98%	94.34%



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Table 3.12

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	93.60%	N/A	N/A	N/A	N/A	N/A
18-73	93.60%	92.92%	N/A	N/A	N/A	N/A
18-72	93.60%	92.92%	92.14%	N/A	N/A	N/A
18-71	93.60%	92.92%	92.14%	91.26%	N/A	N/A
18-70	93.60%	92.92%	92.14%	91.26%	90.24%	N/A
18-69	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-68	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-67	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-66	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-65	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%

For the Benefit Reduction at age 70 we have decided to present tables with the reference rates- i.e. 100%- at 50% Benefit Reduction for all possible Issue age/Renewable ages.

Tables 3.13 to 3.39: Adjustment Factors tables for Accidental Death and Benefit Riders Benefit Reduction at age 70, Individual/Couple/Family/Single Parent Rates (except Severe Burns and Fractures and Dislocations). Issue age/Renewable age presentation, i.e. 18-80/83 for Issue Ages 18-80 Renewable until age 83

Table 3.13

Reduction	18-80/85	18-80/84	18-80/83	18-80/82	18-80/81
0%	114.07%	113.46%	112.75%	111.93%	110.95%
10%	111.25%	110.77%	110.20%	109.54%	108.76%
20%	108.44%	108.07%	107.65%	107.16%	106.57%
30%	105.63%	105.38%	105.10%	104.77%	104.38%
40%	102.81%	102.69%	102.55%	102.39%	102.19%
50%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.19%	97.31%	97.45%	97.61%	97.81%
70%	94.37%	94.62%	94.90%	95.23%	95.62%
80%	91.56%	91.93%	92.35%	92.84%	93.43%
90%	88.75%	89.23%	89.80%	90.46%	91.24%



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Table 3.14

Reduction	18- 79/85	18- 79/84	18- 79/83	18- 79/82	18- 79/81	18- 79/80
0%	113.55%	113.00%	112.37%	111.64%	110.79%	109.78%
10%	110.84%	110.40%	109.90%	109.31%	108.63%	107.82%
20%	108.13%	107.80%	107.42%	106.98%	106.47%	105.87%
30%	105.42%	105.20%	104.95%	104.66%	104.31%	103.91%
40%	102.71%	102.60%	102.47%	102.33%	102.16%	101.96%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.29%	97.40%	97.53%	97.67%	97.84%	98.04%
70%	94.58%	94.80%	95.05%	95.34%	95.69%	96.09%
80%	91.87%	92.20%	92.58%	93.02%	93.53%	94.13%
90%	89.16%	89.60%	90.10%	90.69%	91.37%	92.18%

Table 3.15

Reduction	18- 78/85	18- 78/84	18- 78/83	18- 78/82	18- 78/81	18- 78/80	18- 78/79
0%	113.02%	112.52%	111.95%	111.29%	110.52%	109.62%	108.56%
10%	110.41%	110.02%	109.56%	109.03%	108.42%	107.70%	106.85%
20%	107.81%	107.51%	107.17%	106.78%	106.31%	105.77%	105.14%
30%	105.21%	105.01%	104.78%	104.52%	104.21%	103.85%	103.43%
40%	102.60%	102.50%	102.39%	102.26%	102.10%	101.92%	101.71%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.40%	97.50%	97.61%	97.74%	97.90%	98.08%	98.29%
70%	94.79%	94.99%	95.22%	95.48%	95.79%	96.15%	96.57%
80%	92.19%	92.49%	92.83%	93.22%	93.69%	94.23%	94.86%
90%	89.59%	89.98%	90.44%	90.97%	91.58%	92.30%	93.15%

Table 3.16

Reduction	18- 77/85	18- 77/84	18- 77/83	18- 77/82	18- 77/81	18- 77/80	18- 77/79	18- 77/78
0%	112.48%	112.03%	111.51%	110.90%	110.20%	109.38%	108.42%	107.29%
10%	109.99%	109.62%	109.20%	108.72%	108.16%	107.50%	106.73%	105.83%
20%	107.49%	107.22%	106.90%	106.54%	106.12%	105.63%	105.05%	104.37%
30%	104.99%	104.81%	104.60%	104.36%	104.08%	103.75%	103.37%	102.92%
40%	102.50%	102.41%	102.30%	102.18%	102.04%	101.88%	101.68%	101.46%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.50%	97.59%	97.70%	97.82%	97.96%	98.12%	98.32%	98.54%
70%	95.01%	95.19%	95.40%	95.64%	95.92%	96.25%	96.63%	97.08%
80%	92.51%	92.78%	93.10%	93.46%	93.88%	94.37%	94.95%	95.63%
90%	90.01%	90.38%	90.80%	91.28%	91.84%	92.50%	93.27%	94.17%



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Table 3.17

Reduction	18- 76/85	18- 76/84	18- 76/83	18- 76/82	18- 76/81	18- 76/80	18- 76/79	18- 76/78	18- 76/77
0%	111.94%	111.52%	111.03%	110.47%	109.82%	109.06%	108.18%	107.15%	105.93%
10%	109.55%	109.22%	108.83%	108.38%	107.86%	107.25%	106.54%	105.72%	104.74%
20%	107.16%	106.91%	106.62%	106.28%	105.89%	105.44%	104.91%	104.29%	103.56%
30%	104.78%	104.61%	104.41%	104.19%	103.93%	103.63%	103.27%	102.86%	102.37%
40%	102.39%	102.30%	102.21%	102.09%	101.96%	101.81%	101.64%	101.43%	101.19%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.61%	97.70%	97.79%	97.91%	98.04%	98.19%	98.36%	98.57%	98.81%
70%	95.22%	95.39%	95.59%	95.81%	96.07%	96.37%	96.73%	97.14%	97.63%
80%	92.84%	93.09%	93.38%	93.72%	94.11%	94.56%	95.09%	95.71%	96.44%
90%	90.45%	90.78%	91.17%	91.62%	92.14%	92.75%	93.46%	94.28%	95.26%



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Table 3.18

Reduction	18- 75/85	18- 75/84	18- 75/83	18- 75/82	18- 75/81	18- 75/80	18- 75/79	18- 75/78	18- 75/77
0%	111.39%	111.00%	110.54%	110.02%	109.41%	108.70%	107.88%	106.92%	105.79%
10%	109.11%	108.80%	108.43%	108.01%	107.53%	106.96%	106.30%	105.53%	104.64%
20%	106.83%	106.60%	106.32%	106.01%	105.64%	105.22%	104.73%	104.15%	103.48%
30%	104.56%	104.40%	104.22%	104.01%	103.76%	103.48%	103.15%	102.77%	102.32%
40%	102.28%	102.20%	102.11%	102.00%	101.88%	101.74%	101.58%	101.38%	101.16%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.72%	97.80%	97.89%	98.00%	98.12%	98.26%	98.42%	98.62%	98.84%
70%	95.44%	95.60%	95.78%	95.99%	96.24%	96.52%	96.85%	97.23%	97.68%
80%	93.17%	93.40%	93.68%	93.99%	94.36%	94.78%	95.27%	95.85%	96.52%
90%	90.89%	91.20%	91.57%	91.99%	92.47%	93.04%	93.70%	94.47%	95.36%

Table 3.19

Reduction	18- 75/76
0%	104.47%
10%	103.57%
20%	102.68%
30%	101.79%
40%	100.89%
50%	100.00%
60%	99.11%
70%	98.21%
80%	97.32%
90%	96.43%



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Table 3.20

Reduction	18- 74/85	18- 74/84	18- 74/83	18- 74/82	18- 74/81	18- 74/80	18- 74/79	18- 74/78	18- 74/77
0%	110.83%	110.46%	110.03%	109.54%	108.96%	108.30%	107.52%	106.62%	105.57%
10%	108.66%	108.37%	108.02%	107.63%	107.17%	106.64%	106.02%	105.30%	104.45%
20%	106.50%	106.28%	106.02%	105.72%	105.38%	104.98%	104.51%	103.97%	103.34%
30%	104.33%	104.18%	104.01%	103.81%	103.58%	103.32%	103.01%	102.65%	102.23%
40%	102.17%	102.09%	102.01%	101.91%	101.79%	101.66%	101.50%	101.32%	101.11%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.83%	97.91%	97.99%	98.09%	98.21%	98.34%	98.50%	98.68%	98.89%
70%	95.67%	95.82%	95.99%	96.19%	96.42%	96.68%	96.99%	97.35%	97.77%
80%	93.50%	93.72%	93.98%	94.28%	94.62%	95.02%	95.49%	96.03%	96.66%
90%	91.34%	91.63%	91.98%	92.37%	92.83%	93.36%	93.98%	94.70%	95.55%

Table 3.21

Reduction	18- 74/76	18- 74/75
0%	104.33%	102.87%
10%	103.47%	102.29%
20%	102.60%	101.72%
30%	101.73%	101.15%
40%	100.87%	100.57%
50%	100.00%	100.00%
60%	99.13%	99.43%
70%	98.27%	98.85%
80%	97.40%	98.28%
90%	96.53%	97.71%



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Table 3.22

Reduction	18- 73/85	18- 73/84	18- 73/83	18- 73/82	18- 73/81	18- 73/80	18- 73/79	18- 73/78	18- 73/77
0%	110.35%	110.00%	109.59%	109.12%	108.58%	107.95%	107.21%	106.36%	105.37%
10%	108.28%	108.00%	107.67%	107.30%	106.86%	106.36%	105.77%	105.09%	104.29%
20%	106.21%	106.00%	105.75%	105.47%	105.15%	104.77%	104.33%	103.82%	103.22%
30%	104.14%	104.00%	103.84%	103.65%	103.43%	103.18%	102.89%	102.54%	102.15%
40%	102.07%	102.00%	101.92%	101.82%	101.72%	101.59%	101.44%	101.27%	101.07%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.93%	98.00%	98.08%	98.18%	98.28%	98.41%	98.56%	98.73%	98.93%
70%	95.86%	96.00%	96.16%	96.35%	96.57%	96.82%	97.11%	97.46%	97.85%
80%	93.79%	94.00%	94.25%	94.53%	94.85%	95.23%	95.67%	96.18%	96.78%
90%	91.72%	92.00%	92.33%	92.70%	93.14%	93.64%	94.23%	94.91%	95.71%

Table 3.23

Reduction	18- 73/76	18- 73/75	18- 73/74
0%	104.20%	102.83%	102.39%
10%	103.36%	102.27%	101.91%
20%	102.52%	101.70%	101.43%
30%	101.68%	101.13%	100.96%
40%	100.84%	100.57%	100.48%
50%	100.00%	100.00%	100.00%
60%	99.16%	99.43%	99.52%
70%	98.32%	98.87%	99.04%
80%	97.48%	98.30%	98.57%
90%	96.64%	97.73%	98.09%



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Table 3.24

Reduction	18- 72/85	18- 72/84	18- 72/83	18- 72/82	18- 72/81	18- 72/80	18- 72/79	18- 72/78	18- 72/77
0%	109.92%	109.58%	109.19%	108.75%	108.23%	107.63%	106.93%	106.12%	105.17%
10%	107.93%	107.67%	107.35%	107.00%	106.58%	106.10%	105.54%	104.90%	104.14%
20%	105.95%	105.75%	105.52%	105.25%	104.94%	104.58%	104.16%	103.67%	103.10%
30%	103.97%	103.83%	103.68%	103.50%	103.29%	103.05%	102.77%	102.45%	102.07%
40%	101.98%	101.92%	101.84%	101.75%	101.65%	101.53%	101.39%	101.22%	101.03%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.02%	98.08%	98.16%	98.25%	98.35%	98.47%	98.61%	98.78%	98.97%
70%	96.03%	96.17%	96.32%	96.50%	96.71%	96.95%	97.23%	97.55%	97.93%
80%	94.05%	94.25%	94.48%	94.75%	95.06%	95.42%	95.84%	96.33%	96.90%
90%	92.07%	92.33%	92.65%	93.00%	93.42%	93.90%	94.46%	95.10%	95.86%

Table 3.25

Reduction	18- 72/76	18- 72/75	18- 72/74	18- 72/73
0%	104.07%	102.77%	102.36%	101.87%
10%	103.25%	102.22%	101.88%	101.50%
20%	102.44%	101.66%	101.41%	101.12%
30%	101.63%	101.11%	100.94%	100.75%
40%	100.81%	100.55%	100.47%	100.37%
50%	100.00%	100.00%	100.00%	100.00%
60%	99.19%	99.45%	99.53%	99.63%
70%	98.37%	98.89%	99.06%	99.25%
80%	97.56%	98.34%	98.59%	98.88%
90%	96.75%	97.78%	98.12%	98.50%



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Table 3.26

Reduction	18- 71/85	18- 71/84	18- 71/83	18- 71/82	18- 71/81	18- 71/80	18- 71/79	18- 71/78	18- 71/77
0%	109.52%	109.20%	108.83%	108.40%	107.90%	107.33%	106.66%	105.89%	104.98%
10%	107.62%	107.36%	107.06%	106.72%	106.32%	105.86%	105.33%	104.71%	103.99%
20%	105.71%	105.52%	105.30%	105.04%	104.74%	104.40%	104.00%	103.53%	102.99%
30%	103.81%	103.68%	103.53%	103.36%	103.16%	102.93%	102.66%	102.35%	101.99%
40%	101.90%	101.84%	101.77%	101.68%	101.58%	101.47%	101.33%	101.18%	101.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.10%	98.16%	98.23%	98.32%	98.42%	98.53%	98.67%	98.82%	99.00%
70%	96.19%	96.32%	96.47%	96.64%	96.84%	97.07%	97.34%	97.65%	98.01%
80%	94.29%	94.48%	94.70%	94.96%	95.26%	95.60%	96.00%	96.47%	97.01%
90%	92.38%	92.64%	92.94%	93.28%	93.68%	94.14%	94.67%	95.29%	96.01%

Table 3.27

Reduction	18- 71/76	18- 71/75	18- 71/74	18- 71/73	18- 71/72
0%	103.93%	102.69%	102.30%	101.84%	101.31%
10%	103.14%	102.15%	101.84%	101.47%	101.05%
20%	102.36%	101.61%	101.38%	101.10%	100.79%
30%	101.57%	101.08%	100.92%	100.74%	100.52%
40%	100.79%	100.54%	100.46%	100.37%	100.26%
50%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.21%	99.46%	99.54%	99.63%	99.74%
70%	98.43%	98.92%	99.08%	99.26%	99.48%
80%	97.64%	98.39%	98.62%	98.90%	99.21%
90%	96.86%	97.85%	98.16%	98.53%	98.95%



MetLife Investors USA Insurance Company

Table 3.28

Reduction	18- 70/85	18- 70/84	18- 70/83	18- 70/82	18- 70/81	18- 70/80	18- 70/79	18- 70/78	18- 70/77
0%	109.16%	108.85%	108.49%	108.08%	107.60%	107.05%	106.41%	105.66%	104.79%
10%	107.33%	107.08%	106.79%	106.46%	106.08%	105.64%	105.12%	104.53%	103.83%
20%	105.50%	105.31%	105.10%	104.85%	104.56%	104.23%	103.84%	103.40%	102.88%
30%	103.67%	103.54%	103.40%	103.23%	103.04%	102.82%	102.56%	102.26%	101.92%
40%	101.83%	101.77%	101.70%	101.62%	101.52%	101.41%	101.28%	101.13%	100.96%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.17%	98.23%	98.30%	98.38%	98.48%	98.59%	98.72%	98.87%	99.04%
70%	96.33%	96.46%	96.60%	96.77%	96.96%	97.18%	97.44%	97.74%	98.08%
80%	94.50%	94.69%	94.90%	95.15%	95.44%	95.77%	96.16%	96.60%	97.12%
90%	92.67%	92.92%	93.21%	93.54%	93.92%	94.36%	94.88%	95.47%	96.17%

Table 3.29

Reduction	18- 70/76	18- 70/75	18- 70/74	18- 70/73	18- 70/72	18- 70/71
0%	103.78%	102.60%	102.22%	101.78%	101.27%	100.69%
10%	103.02%	102.08%	101.77%	101.42%	101.02%	100.55%
20%	102.27%	101.56%	101.33%	101.07%	100.76%	100.41%
30%	101.51%	101.04%	100.89%	100.71%	100.51%	100.28%
40%	100.76%	100.52%	100.44%	100.36%	100.25%	100.14%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.24%	99.48%	99.56%	99.64%	99.75%	99.86%
70%	98.49%	98.96%	99.11%	99.29%	99.49%	99.72%
80%	97.73%	98.44%	98.67%	98.93%	99.24%	99.59%
90%	96.98%	97.92%	98.23%	98.58%	98.98%	99.45%



MetLife Investors USA Insurance Company

Table 3.30

Reduction	18- 69/85	18- 69/84	18- 69/83	18- 69/82	18- 69/81	18- 69/80	18- 69/79	18- 69/78	18- 69/77
0%	108.83%	108.53%	108.18%	107.78%	107.32%	106.78%	106.16%	105.44%	104.61%
10%	107.06%	106.82%	106.54%	106.22%	105.85%	105.43%	104.93%	104.35%	103.68%
20%	105.30%	105.12%	104.91%	104.67%	104.39%	104.07%	103.70%	103.27%	102.76%
30%	103.53%	103.41%	103.27%	103.11%	102.93%	102.71%	102.46%	102.18%	101.84%
40%	101.77%	101.71%	101.64%	101.56%	101.46%	101.36%	101.23%	101.09%	100.92%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.23%	98.29%	98.36%	98.44%	98.54%	98.64%	98.77%	98.91%	99.08%
70%	96.47%	96.59%	96.73%	96.89%	97.07%	97.29%	97.54%	97.82%	98.16%
80%	94.70%	94.88%	95.09%	95.33%	95.61%	95.93%	96.30%	96.73%	97.24%
90%	92.94%	93.18%	93.46%	93.78%	94.15%	94.57%	95.07%	95.65%	96.32%



MetLife Investors USA Insurance Company

Table 3.31

Reduction	18- 69/76	18- 69/75	18- 69/74	18- 69/73	18- 69/72	18- 69/71	18- 69/70
0%	103.63%	102.49%	102.12%	101.70%	101.22%	100.65%	100.00%
10%	102.90%	101.99%	101.70%	101.36%	100.97%	100.52%	100.00%
20%	102.18%	101.49%	101.27%	101.02%	100.73%	100.39%	100.00%
30%	101.45%	100.99%	100.85%	100.68%	100.49%	100.26%	100.00%
40%	100.73%	100.50%	100.42%	100.34%	100.24%	100.13%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.27%	99.50%	99.58%	99.66%	99.76%	99.87%	100.00%
70%	98.55%	99.01%	99.15%	99.32%	99.51%	99.74%	100.00%
80%	97.82%	98.51%	98.73%	98.98%	99.27%	99.61%	100.00%
90%	97.10%	98.01%	98.30%	98.64%	99.03%	99.48%	100.00%



MetLife Investors USA Insurance Company

Table 3.32

Reduction	18- 68/85	18- 68/84	18- 68/83	18- 68/82	18- 68/81	18- 68/80	18- 68/79	18- 68/78	18- 68/77
0%	108.55%	108.26%	107.92%	107.53%	107.08%	106.56%	105.96%	105.26%	104.45%
10%	106.84%	106.61%	106.34%	106.02%	105.67%	105.25%	104.77%	104.21%	103.56%
20%	105.13%	104.95%	104.75%	104.52%	104.25%	103.94%	103.58%	103.16%	102.67%
30%	103.42%	103.30%	103.17%	103.01%	102.83%	102.63%	102.38%	102.11%	101.78%
40%	101.71%	101.65%	101.58%	101.51%	101.42%	101.31%	101.19%	101.05%	100.89%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.29%	98.35%	98.42%	98.49%	98.58%	98.69%	98.81%	98.95%	99.11%
70%	96.58%	96.70%	96.83%	96.99%	97.17%	97.37%	97.62%	97.89%	98.22%
80%	94.87%	95.05%	95.25%	95.48%	95.75%	96.06%	96.42%	96.84%	97.33%
90%	93.16%	93.39%	93.66%	93.98%	94.33%	94.75%	95.23%	95.79%	96.44%



MetLife Investors USA Insurance Company

Table 3.33

Reduction	18- 68/76	18- 68/75	18- 68/74	18- 68/73	18- 68/72	18- 68/71	18- 68/70
0%	103.51%	102.40%	102.05%	101.64%	101.17%	100.63%	100.00%
10%	102.81%	101.92%	101.64%	101.31%	100.94%	100.50%	100.00%
20%	102.10%	101.44%	101.23%	100.98%	100.70%	100.38%	100.00%
30%	101.40%	100.96%	100.82%	100.66%	100.47%	100.25%	100.00%
40%	100.70%	100.48%	100.41%	100.33%	100.23%	100.13%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.30%	99.52%	99.59%	99.67%	99.77%	99.87%	100.00%
70%	98.60%	99.04%	99.18%	99.34%	99.53%	99.75%	100.00%
80%	97.90%	98.56%	98.77%	99.02%	99.30%	99.62%	100.00%
90%	97.19%	98.08%	98.36%	98.69%	99.06%	99.50%	100.00%



MetLife Investors USA Insurance Company

Table 3.34

Reduction	18- 67/85	18- 67/84	18- 67/83	18- 67/82	18- 67/81	18- 67/80	18- 67/79	18- 67/78	18- 67/77
0%	108.31%	108.03%	107.70%	107.32%	106.88%	106.38%	105.79%	105.11%	104.32%
10%	106.65%	106.42%	106.16%	105.86%	105.51%	105.10%	104.63%	104.09%	103.46%
20%	104.99%	104.82%	104.62%	104.39%	104.13%	103.83%	103.48%	103.07%	102.59%
30%	103.33%	103.21%	103.08%	102.93%	102.75%	102.55%	102.32%	102.05%	101.73%
40%	101.66%	101.61%	101.54%	101.46%	101.38%	101.28%	101.16%	101.02%	100.86%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.34%	98.39%	98.46%	98.54%	98.62%	98.72%	98.84%	98.98%	99.14%
70%	96.67%	96.79%	96.92%	97.07%	97.25%	97.45%	97.68%	97.95%	98.27%
80%	95.01%	95.18%	95.38%	95.61%	95.87%	96.17%	96.52%	96.93%	97.41%
90%	93.35%	93.58%	93.84%	94.14%	94.49%	94.90%	95.37%	95.91%	96.54%

Table 3.35

Reduction	18- 67/76	18- 67/75	18- 67/74	18- 67/73	18- 67/72	18- 67/71	18- 67/70
0%	103.41%	102.33%	101.99%	101.59%	101.14%	100.61%	100.00%
10%	102.72%	101.86%	101.59%	101.27%	100.91%	100.49%	100.00%
20%	102.04%	101.40%	101.19%	100.96%	100.68%	100.37%	100.00%
30%	101.36%	100.93%	100.80%	100.64%	100.45%	100.24%	100.00%
40%	100.68%	100.47%	100.40%	100.32%	100.23%	100.12%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.32%	99.53%	99.60%	99.68%	99.77%	99.88%	100.00%
70%	98.64%	99.07%	99.20%	99.36%	99.55%	99.76%	100.00%
80%	97.96%	98.60%	98.81%	99.04%	99.32%	99.63%	100.00%
90%	97.28%	98.14%	98.41%	98.73%	99.09%	99.51%	100.00%



MetLife Investors USA Insurance Company

Table 3.36

Reduction	18- 66/85	18- 66/84	18- 66/83	18- 66/82	18- 66/81	18- 66/80	18- 66/79	18- 66/78	18- 66/77
0%	108.11%	107.84%	107.51%	107.14%	106.72%	106.22%	105.65%	104.99%	104.22%
10%	106.49%	106.27%	106.01%	105.72%	105.37%	104.98%	104.52%	103.99%	103.37%
20%	104.87%	104.70%	104.51%	104.29%	104.03%	103.73%	103.39%	102.99%	102.53%
30%	103.25%	103.13%	103.01%	102.86%	102.69%	102.49%	102.26%	101.99%	101.69%
40%	101.62%	101.57%	101.50%	101.43%	101.34%	101.24%	101.13%	101.00%	100.84%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.38%	98.43%	98.50%	98.57%	98.66%	98.76%	98.87%	99.00%	99.16%
70%	96.75%	96.87%	96.99%	97.14%	97.31%	97.51%	97.74%	98.01%	98.31%
80%	95.13%	95.30%	95.49%	95.71%	95.97%	96.27%	96.61%	97.01%	97.47%
90%	93.51%	93.73%	93.99%	94.28%	94.63%	95.02%	95.48%	96.01%	96.63%

Table 3.37

Reduction	18- 66/76	18- 66/75	18- 66/74	18- 66/73	18- 66/72	18- 66/71	18- 66/70
0%	103.32%	102.27%	101.94%	101.55%	101.11%	100.59%	100.00%
10%	102.66%	101.82%	101.55%	101.24%	100.89%	100.48%	100.00%
20%	101.99%	101.36%	101.16%	100.93%	100.66%	100.36%	100.00%
30%	101.33%	100.91%	100.77%	100.62%	100.44%	100.24%	100.00%
40%	100.66%	100.45%	100.39%	100.31%	100.22%	100.12%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.34%	99.55%	99.61%	99.69%	99.78%	99.88%	100.00%
70%	98.67%	99.09%	99.23%	99.38%	99.56%	99.76%	100.00%
80%	98.01%	98.64%	98.84%	99.07%	99.34%	99.64%	100.00%
90%	97.34%	98.18%	98.45%	98.76%	99.11%	99.52%	100.00%



MetLife Investors USA Insurance Company

Table 3.38

Reduction	18- 65/85	18- 65/84	18- 65/83	18- 65/82	18- 65/81	18- 65/80	18- 65/79	18- 65/78	18- 65/77
0%	107.95%	107.67%	107.36%	106.99%	106.57%	106.09%	105.53%	104.88%	104.12%
10%	106.36%	106.14%	105.89%	105.59%	105.26%	104.87%	104.42%	103.90%	103.30%
20%	104.77%	104.60%	104.41%	104.20%	103.94%	103.65%	103.32%	102.93%	102.47%
30%	103.18%	103.07%	102.94%	102.80%	102.63%	102.44%	102.21%	101.95%	101.65%
40%	101.59%	101.53%	101.47%	101.40%	101.31%	101.22%	101.11%	100.98%	100.82%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.41%	98.47%	98.53%	98.60%	98.69%	98.78%	98.89%	99.02%	99.18%
70%	96.82%	96.93%	97.06%	97.20%	97.37%	97.56%	97.79%	98.05%	98.35%
80%	95.23%	95.40%	95.59%	95.80%	96.06%	96.35%	96.68%	97.07%	97.53%
90%	93.64%	93.86%	94.11%	94.41%	94.74%	95.13%	95.58%	96.10%	96.70%



MetLife Investors USA Insurance Company

Table 3.39

Reduction	18- 65/76	18- 65/75	18- 65/74	18- 65/73	18- 65/72	18- 65/71	18- 65/70
0%	103.25%	102.22%	101.89%	101.52%	101.08%	100.58%	100.00%
10%	102.60%	101.78%	101.52%	101.21%	100.87%	100.46%	100.00%
20%	101.95%	101.33%	101.14%	100.91%	100.65%	100.35%	100.00%
30%	101.30%	100.89%	100.76%	100.61%	100.43%	100.23%	100.00%
40%	100.65%	100.44%	100.38%	100.30%	100.22%	100.12%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.35%	99.56%	99.62%	99.70%	99.78%	99.88%	100.00%
70%	98.70%	99.11%	99.24%	99.39%	99.57%	99.77%	100.00%
80%	98.05%	98.67%	98.86%	99.09%	99.35%	99.65%	100.00%
90%	97.40%	98.22%	98.48%	98.79%	99.13%	99.54%	100.00%

State:	District of Columbia	Filing Company:	MetLife Investors USA Insurance Company
TOI/Sub-TOI:	H021 Individual Health - Accident Only/H021.000 Health - Accident Only		
Product Name:	MLIUSA AD DC Rate		
Project Name/Number:	MLIUSA AD DC Rate/5EAH-10-13-DC		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Cover Letter is attached.
Attachment(s):	Cover Letter DC Rate version 2.doc MLIUSA.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	Letter of Authorization is attached.
Attachment(s):	MLI USA Letter of Authorization.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	Actuarial Memorandum and Appendix are attached.
Attachment(s):	Actuarial memorandum MLIUSA-DC.pdf Appendix to Actuarial memorandum MLIUSA-DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Actuarial Memorandum with Certification is attached above.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is a new A&H product filing.
Attachment(s):	
Item Status:	

State:	District of Columbia	Filing Company:	MetLife Investors USA Insurance Company
TOI/Sub-TOI:	H021 Individual Health - Accident Only/H021.000 Health - Accident Only		
Product Name:	MLIUSA AD DC Rate		
Project Name/Number:	MLIUSA AD DC Rate/5EAH-10-13-DC		

Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is a new A&H product filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Part I Unified Rate Review Template is not being submitted as this is a new accident product filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	This is a new accident product filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Reply Letter
Comments:	Reply Letter is attached.
Attachment(s):	Reply Letter MLIUSA DC RATE 04172013.doc.pdf
Item Status:	
Status Date:	



WESTMONT ASSOCIATES, INC.

March 28, 2013

via SERFF

Mr. Colin Johnson
District of Columbia Department of Insurance
Securities and Banking
Accident & Health Division
810 First Street, NE, Suite 701
Washington DC 20002

Dear Mr. Johnson:

As required by the Health Insurance Rate Filing Procedures, we are including the following information in this cover letter:

Company Name:	MetLife Investors USA Insurance Company
NAIC Number:	241-61050
Form Filing:	Form Number 5EAH-10-13-DC et al.
Submission Date:	March 28, 2013
Proposed Effective Date:	As soon as approved
Type of Product:	Accident
Individual or Group:	Individual
Scope and Purpose:	This filing provides a benefit resulting from accidental injury only.
Initial Filing or Change:	Initial Filing
DC Policyholders:	There are currently no DC policyholders for this filing and therefore is no premium impact to DC policyholders.

District of Columbia
Loss Ratio Analysis: This is a new filing with no prior experience.

District of Columbia
and Countrywide
Experience: This is a new filing with no prior experience in District of Columbia or Countrywide.

Included with this filing are the actuarial memorandum and rate tables.

Respectfully,

Darcy Lebau

Darcy Lebau
Darcy@Westmontlaw.com



1095 Avenue of the Americas
New York, NY 10036

August 31, 2012

FEIN#: 54-0696644
NAIC#: 61050

Letter of Authorization
Filing of Forms, Rates and Rules

Dear Sir or Madame:

In accordance with the applicable statutes and regulations in your state, Darcy Lebau and Westmont Associates are hereby authorized to file form, rate and rate filings on behalf of MetLife Investors USA.

Very truly yours,

Jim Reilly
Vice President
MetLife Investors USA

**METLIFE INVESTORS USA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

INDIVIDUAL ACCIDENTAL DEATH INSURANCE

5EAH-10-13-DC – Individual Accidental Death Insurance Policy
5EAH-1DIS-13-DC – Accidental Dismemberment Rider
5EAH-1HOM-13-DC – Accidental Death at Home Rider
5EAH-1CC-13-DC – Common Carrier Rider
5EAH-1FAV-13-DC – Felonious Assault and Violent Crime Rider
5EAH-1BBD-13-DC – Fractures and Dislocations Rider
5EAH-1MVA-13-DC – Motor Vehicle Accidental Death Rider
5EAH-1SAFE-13-DC – Seat Belt and Airbag Rider
5EAH-1BURN-13-DC – Severe Burns Rider
5EAH-1TPP-13-DC – Total and Permanent Paralysis Rider

1. Scope and Purpose

The purpose of this memorandum is to provide the information and certifications necessary to satisfy the rate filing requirements of your Department. It is not intended for any other purpose. This is an initial filing of Individual Policy Form 5EAH-10-13-DC, Individual Riders Forms 5EAH-1DIS-13-DC, 5EAH-1HOM-13-DC, 5EAH-1CC-13-DC, 5EAH-1FAV-13-DC, 5EAH-1BBD-13-DC, 5EAH-1MVA-13-DC, 5EAH-1SAFE-13-DC, 5EAH-1BURN-13-DC and 5EAH-1TPP-13-DC. Those forms are new and do not replace any forms previously filed with your Department.

2. Description of Benefits

- The Policy (form 5EAH-10-13-DC) provides payment of a benefit in one sum due to accidental death that results, directly and independently of all other causes, from an accidental injury.
- The Accidental Dismemberment rider (form 5EAH-1DIS-13-DC) provides additional payments of benefits in lump-sums due to accidental injuries resulting in dismemberments as defined in the Schedule of Benefits of that rider.
- The Accidental Death at Home rider (form 5EAH-1HOM-13-DC) provides an additional payment of a benefit in one lump-sum due to accidental death at the Covered Person's Residence as defined in that rider.
- The Common Carrier rider (form 5EAH-1CC-13-DC) provides an additional payment of a benefit in one lump-sum due to accidental death in a Common Carrier as defined in that rider.
- The Felonious Assault and Violent Crime rider (form 5EAH-1FAV-13-DC) provides an additional payment of a benefit in one lump-sum due to accidental death from a felonious assault as defined in that rider.
- The Fractures and Dislocations rider (form 5EAH-1BBD-13-DC) provides additional payments of benefits in lump-sums due to accidental injuries resulting in

dislocations requiring reductions and fractures as defined in that rider Schedule of Benefits.

- The Motor Vehicle Accidental Death rider (form 5EAH-1MVA-13-DC) provides an additional payment of a benefit in one lump-sum due to accidental death while traveling in an automobile as defined in that rider.
- The Seat Belt and Airbag rider (form 5EAH-1SAFE-13-DC) provides an additional payment of a benefit in one lump-sum due to accidental death while traveling in an automobile and while the covered person was either wearing a seat belt or was in a seat protected by a properly functioning, original, factory-installed Airbag as defined in that rider.
- The Severe Burns rider (form 5EAH-1BURN-13-DC) provides additional payments of benefits in lump-sums due to accidental injuries resulting in severe burns as defined in that rider Schedule of Benefits
- The Total and Permanent Paralysis rider (form 5EAH-1TPP-13-DC) provides additional payments of benefits in lump-sums due to accidental injuries resulting in total and permanent paralysis as defined in the Schedule of Benefits of that rider.

3. Renewability clause

The Policy is guaranteed renewable to ages ranging from 70 to 85, subject to the Company's right to discontinue or terminate the coverage as provided in the Covered Person's Policy End Date section of the Policy. The Company reserves the right to change the premium rates on a Class Basis upon necessary approval.

4. Applicability

This form will be available for new issues.

5. Morbidity

The basis for Accidental Death expected claims is the 2012 Edition of the National Safety Council's Injury Facts. Adjustments to the available population data were made as necessary to reflect the policy terms and market.

The basis for the different riders-Dismemberment, Paralysis, Motor Vehicle Accidental Death, Felonious Assault, Fractures and Dislocations , Common Carrier, Severe Burns and Seat Belt and Airbag- morbidities were a mix of actuarial judgment, 2012 Edition of the National Safety Council's Injury Facts and health information gathered on medical internet sites.

6. Mortality

Terminations due to mortality are assumed to be included in the lapse rates.

7. Persistency

One lapse rate table was developed from internal company experience and actuarial judgment. Rates reflect all issue ages and channel variation within the Direct to Consumer market:

Policy Year	1	2	3+
Lapse rate	25.00%	17.50%	10.00%

8. Expenses

Expense assumptions are based on anticipated company experience. The expense assumptions include provisions for administration, claims, marketing, general overhead, taxes, and commissions.

9. Marketing Method

This policy will be marketed directly to consumers through direct response methods.

10. Underwriting

This policy form is to be sold on a guaranteed issue basis with no underwriting.

11. Premium classes

Premiums vary by family structure.

12. Issue Age Range

The range of issue ages for this policy is limited to ages 18 to ages ranging from 65 to 80. Benefits may reduce at certain ages. We anticipate utilizing a 50% reduction at age 70 but reduction ranges could be any percentage ranging from 0% to 90%. For insured people with entry age between 75 and 80 the reduced Principal Sum Insured will be maximum \$100,000.

We do not anticipate reducing benefits at any age for the following riders: Fractures and Dislocations and Severe Burns rider.

13. Area factors

No area factors are used.

14. Margin

The premium rates in this filing were developed with a 6.40% margin, where margin is defined as the Net present Value of after tax statutory cash-flows over the Net Present Value of Premiums. A discount rate of 4.0% was used in the determination of this value.

15. Premiums

Premium rates were determined by calculating a Monthly Net Level Premium for \$1,000 of benefit by dividing the net present value of the benefit payments by the net present value of an annuity of one. This net level rate was grossed-up by the target loss ratio to get to the monthly gross rate

Premium rates for the Accidental Death at Home, Motor Vehicle, Seat Belt and Airbag, Common Carrier, Felonious Assault, Dismemberment and Paralysis riders were developed by calculating each incidence rates as an additional percentage of the Accidental Death and then multiplying each of those percentages by the Accidental Death gross rates to calculate the riders monthly gross rates.

Premiums rates for each covered loss of the Fractures & Dislocations rider and the Severe Burns rider were determined in a similar manner as the Accidental Death premium rates.

Average annual premium is expected to be \$240.

16. Premium Modalization Rules

For premium modes other than monthly, multiply the monthly premium by 3 for quarterly, 6 for semiannual, or 12 for annual.

17. Claim Liability and Reserves

For claims that have been incurred but not reported to the Company (IBNR), MetLife will hold an incurred but not reported claim liability using standard actuarial methods.

18. Active Life Reserves

Active life reserves shall be established based upon the two-year Full Preliminary Term method with 2001 CSO ALB mortality, appropriate morbidity assumptions, and interest no greater than the maximum rate allowed by the Standard Valuation Law in the valuation of whole life issued on the same date, currently 4.0%.

19. Trend assumption-Medical and insurance

This is a lump sum indemnity policy. Benefits are not subject to trend.

20. Minimum Loss Ratio

The minimum required loss ratio for this form is 55%

21. Anticipated Loss Ratio

Based on the assumptions contained herein, the anticipated loss ratio is 55%. A discount rate of 3.0% was used in determination of this value.

22. Distribution of Business

Policies were assumed to be distributed at issue according to the following sets of weighting factors:

- Single: 75%
- Couple: 15%
- Single+ Child(ren): 5%
- Family: 5%

23. Experience- Past & Future

This is a new form and experience is not available in District of Columbia.

24. Lifetime Loss Ratio

This policy form is not yet effective in District of Columbia and the Company has neither incurred any claims nor earned any premiums under it yet.

25. History of Rated Adjustments

There are no prior rate adjustments

26. Number of Policyholders

There are no District of Columbia policyholders for the form

27. Proposed Effective Date

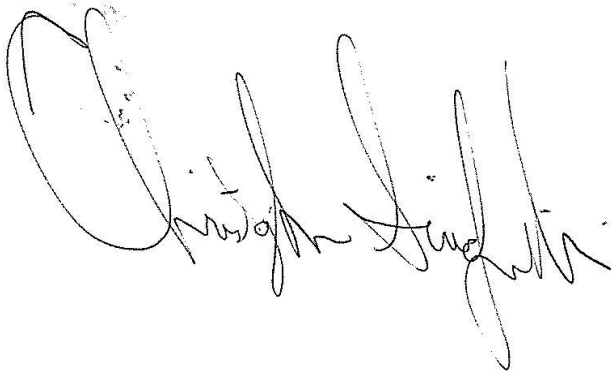
The forms will be implemented when we are ready to market them in your State.

28. Actuarial Certification

I am a Fellow of the Society of Actuaries (FSA) and a Member of the American Academy of Actuaries (MAAA), and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

I certify that to the best of my knowledge and judgment:

- (i) The entire rate filing is in compliance with the applicable laws of the State of District of Columbia and with the rules of the Office;
- (ii) Complies with all applicable Actuarial Standards of Practice; and
- (iii) The benefits provided are reasonable in relation to the proposed premiums. The premium schedule is not excessive, inadequate, nor unfairly discriminatory.

A handwritten signature in black ink, appearing to read "Christopher Siudzinski". The signature is fluid and cursive, with a large initial "C" and "S".

Christopher Siudzinski, FSA, MAAA
Vice President and Actuary
February 8, 2013

METLIFE INVESTORS USA INSURANCE COMPANY
APPENDIX- PREMIUM RATE CALCULATION

INDIVIDUAL ACCIDENTAL DEATH INSURANCE

5EAH-10-13-DC – Individual Accidental Death Insurance Policy

5EAH-1DIS-13-DC – Accidental Dismemberment Rider

5EAH-1HOM-13-DC – Accidental Death at Home Rider

5EAH-1CC-13-DC – Common Carrier Rider

5EAH-1FAV-13-DC – Felonious Assault and Violent Crime Rider

5EAH-1BBD-13-DC – Fractures and Dislocations Rider

5EAH-1MVA-13-DC – Motor Vehicle Accidental Death Rider

5EAH-1SAFE-13-DC – Seat Belt and Airbag Rider

5EAH-1BURN-13-DC – Severe Burns Rider

5EAH-1TPP-13-DC – Total and Permanent Paralysis Rider

The Policy (form 5EAH-10-13-DC) provides payment of a benefit in one sum due to accidental death that results, directly and independently of all other causes, from an accidental injury.

This Appendix is intended to provide actuarial information in support of premium rates for the above policy and riders.

1. Persistency

One lapse rate table was developed from internal company experience and actuarial judgment. Rates reflect all issue ages and channel variation within the Direct to Consumer market:

Policy Year	1	2	3+
Lapse rate	25.00%	17.50%	10.00%

2. Expenses

Expense assumptions are based on anticipated company experience. The expense assumptions include provisions for administration, claims, marketing, general overhead, taxes, and commissions.

Administrative maintenance:	\$25	per policy per year
Claims, marketing and general overhead:	5.0%	of premium per year
Taxes, Licenses, & Fees:	2.0%	of premium per year

Commission Rates of premium per year will be as below or any Actuarial equivalent table- by Actuarial equivalent we mean the Present Values of Commissions calculated at 3% discount rate will be the same under both tables:

Policy Year 1	Policy Year 2+
100.0%	0.0%

3. Development of Voluntary Accidental Death net rates

Assumptions:

- The basis for expected claims is the 2012 Edition of the National Safety Council's Injury Facts. Adjustments to the available population data were made as necessary to reflect the policy terms and market: we are using a 44% adjustment factor as the product will be guaranteed issue without any occupational class distinction. We expect a distribution of occupations that are riskier than what the national average accidental death reflects.
- 75% of policyholders will have individual coverage, 15% will have joint coverage, 5% will have family coverage and 5% will have single parent coverage.
- According to table AVG3. *Average Number of People per Family Household With Own Children Under 18, by Race and Hispanic Origin/1, Marital Status, Age, and Education of Householder: 2010* that can be found at <http://www.census.gov/> the average Married couple family size is 4.27, the average Single parent family size is 3.12 and 21% of Single parent households are male householder.
- A blend 55% males/45% females is chosen for individual coverage
- A blend 50% males/50% females is chosen for joint and family coverage
- A blend 21% adult males/79% adult females and 50% young males/50% young females is chosen for Single parent coverage
- Lapse rates as stated in Persistency paragraph
- The discount rate is 3%
- Issue age from 18 to 80
- Expiry age is 85
- Dependent Children up to age 25 can be added on the main Policy
- Spouse Sum Insured is set at 100% of policyholder Sum Insured
- Children Sum Insured is set at 50% of policyholder Sum Insured
- Benefits reduce by 50% at age 70

The following Present Value of Benefits (PVB) per \$1,000 of accidental death benefit, Annual annuity factors- i.e. present value of an annual annuity due of \$1 until expiry age 85, and Monthly Net Level Premium (PVB/Annual annuity factors) by age resulted from the application of the above assumptions:

<u>Issue age</u>	<u>PVB</u>	<u>Annual annuity factor</u>	<u>Monthly Net Level Premium</u>	<u>Distribution</u>
18-29	\$3.3597	\$6.3194	\$0.0443	3%
30-34	\$3.5887	\$6.3163	\$0.0473	5%
35-39	\$3.7627	\$6.3117	\$0.0497	9%
40-44	\$3.9601	\$6.3025	\$0.0524	19%
45-49	\$4.1366	\$6.2848	\$0.0548	18%
50-54	\$3.9531	\$6.2500	\$0.0527	18%
55-59	\$3.7858	\$6.1807	\$0.0510	14%

60-64	\$3.9422	\$6.0448	\$0.0543	8%
65-69	\$4.0663	\$5.7804	\$0.0586	2%
70-80	\$4.7431	\$4.5013	\$0.0878	4%

Assuming the age distribution above the blended Monthly Net Level Premium per \$1,000 of accidental death benefit for an individual insured is **\$0.0537**.

Assuming the same age distribution for joint coverage, the Monthly Net Level Premium per \$1,000 of accidental death benefit for a joint coverage is **\$0.1036**.

Assuming the following age distribution for family and single parent:

<u>Issue age</u>	<u>Family distribution</u>	<u>Single parent distribution</u>
0-4	12%	15%
5-9	12%	15%
10-14	12%	15%
15-19	11%	14%
20-24	6%	8%
25-29	2%	2%
30-34	3%	2%
35-39	6%	4%
40-44	12%	9%
45-49	12%	8%
50-54	12%	8%

The Monthly Net Level Premium per \$1,000 of accidental death benefit for a family coverage is **\$0.1279** and for a single parent coverage is **\$0.0648**.

4. Development of Gross Rates

The blended Monthly Net level Premium per \$1,000 of accidental death benefit is then equal to $(75\% * \$0.0537 + 15\% * 0.1036 + 5\% * \$0.1279 + 5\% * \$0.0648) = \mathbf{\$0.0655}$

Since the Joint gross rate will be 180% of the Individual gross rate, the Family gross rate will be 220% of the Individual gross rate and the Single parent gross rate will be 120% of the Individual gross rate, it follows that:

$$\begin{aligned}
 \text{Individual gross premium rate} &= \frac{\text{Blended Monthly Net Level Premium}}{\text{Target Loss Ratio} * (75\% + 15\% * 180\% + 5\% * 220\% + 5\% * 120\%)} \\
 &= \frac{\$0.0655}{55\% * (75\% + 15\% * 180\% + 5\% * 220\% + 5\% * 120\%)} \\
 &= \mathbf{\$0.1000}
 \end{aligned}$$

Joint gross premium rate= \$0.1800

Family gross premium rate= \$0.2200

Single parent gross premium rate=\$0.1200

Rates do not vary by age, gender, occupation or geographical location.

5. Development of riders gross rates

The reference base for developing the riders rates is the Accidental Death rate for the population aged 15 to 64; the source is the 2012 Edition of the National Safety Council's Injury Facts: after adjusting for exclusions the number of Accidental Death (Ages 15-64) is 79,198 which is equivalent to an annual net rate of 0.3883 per thousand.

Motor Vehicle Accident/Seat Belt and Airbag/Felonious Attack/Common Carrier

- Adjusting for exclusions, the number of Motor Vehicle Accidental Death excluding pedestrians being struck (Ages 15-64) is 19,161 and the number of Motor Vehicle Accidental Death including pedestrians being struck (Ages 15-64) is 23,598.
- Adjusting for exclusions and taking into account that 53% of passenger vehicle occupant fatalities were unrestrained (page 110 of Injury Facts), the number of Accidental Deaths with seat belt (Ages 15-64) is 7,083
- Adjusting for exclusions and assuming that 100% of cars involved in accident have airbag (all cars since 1997 have airbags, page 110 of Injury Facts), the number of Accidental Deaths with airbags (Ages 15-64) is 15,071
- Adjusting for exclusions the number of Accidental Deaths (Ages 15-64) in a Common Carrier is 437 and the number of Accidental Deaths (Ages 15-64) in or being struck by a Common Carrier is 646.
- The number of Felonious Attack (Ages 15-64) is 17,085.

From the above and assuming that riders rates is age specific in the same proportion for each age than for the range [15-64] it follows that:

- The net rate of Motor Vehicle Accidental Death excluding pedestrians being struck is **24.19%** of the AD rate ($24.19\% = 19,161/79,198$)
- The net rate of Motor Vehicle Accidental Death including pedestrians being struck is **29.80%** of the AD rate ($29.80\% = 23,598/79,198$)
- The net rate of Seat Belt and Airbag is **27.97%** of the AD rate ($27.97\% = (7,083 + 15,071)/79,198$)
- The net rate of Common Carrier excluding being struck by is **0.55%** of the AD rate ($0.55\% = 437/79,198$)
- The net rate of Common Carrier including being struck by is **0.82%** of the AD rate ($0.82\% = 646/79,198$)
- The net rate of Felonious Attack is **21.57%** of the AD rate

The following table summarizes the monthly gross rate per \$1,000 of rider Sum Insured for all types of coverage (note that the CC rate is per \$1,000,000 of sum insured):

Rider/Coverage type	Individual	Joint	Family	Single parent
Motor excl.	\$0.0242	\$0.0435	\$0.0532	\$0.0290

pedestrians				
Motor incl. pedestrians	\$0.0298	\$0.0536	\$0.0656	\$0.0358
Seat Belt and Airbag	\$0.0280	\$0.0503	\$0.0615	\$0.0336
CC excl. being struck	\$0.5500	\$0.9900	\$1.2100	\$0.6600
CC incl. being struck	\$0.8200	\$1.4760	\$1.8040	\$0.9840
Felonious attack	\$0.0216	\$0.0388	\$0.0475	\$0.0259

Accidental Death at Home

Adjusting for exclusions, the number of Accidental Death at home (Ages 15-64) is 26,093 but for this rider we cannot directly apply the method used above to calculate the gross rate since incidence rates for Deaths at home increase more steeply above ages 65 than the total Accidental Death rate. We calculated an “as-if” Accidental Death gross rate with the assumption that the Accidental Death rate above age 65 increases the same way than the Accidental Death at home: the as-if AD gross rate is \$0.1071 instead of \$0.1000, it therefore follows that the gross rate of Accidental Death at home is **35.29%** ($35.29\% = 26,093/79,198 * 0.1071/0.1000$) of the gross AD rate.

The following table summarizes the monthly gross rate per \$1000 of rider Sum Insured:

Rider/Coverage type	Individual	Joint	Family	Single parent
Accidental Death at Home	\$0.0353	\$0.0635	\$0.0776	\$0.0423

Dismemberment/Paralysis

We have gathered statistical information from several medical internet sites- mdguidelines.com, amputee-coalition.org, aphasia.org, emedicine.medscape.com, aao.org, nidd.nih.gov- and applied some actuarial judgments to adjust those statistics.

The annual incidence rates per 100,000 are the following:

Covered loss	Annual Incidence
Dismemberment	
Loss of one hand or one foot	0.558
Loss of two or more fingers or toes	0.336
Loss of sight in one eye	4.563
Loss of hearing in one ear	11.25
Loss of both hands or both feet or one hand/one foot	0.042
Loss of one hand and one eye*	0.002
Loss of one foot and one eye*	0.001
Loss of sight in both eyes	0.137

Loss of hearing in both ears	1.25
Loss of ability to speak	0.481
Loss of ability to speak and both ears*	0.001
Paralysis	
Quadriplegia, Triplegia	0.833
Paraplegia	1.256
Hemiplegia	0.522
Uniplegia	0.174

*Incidence expressed in per 10,000,000

From the above table, it follows that per \$1,000 of covered loss the net rates as a percentage of the Accidental Death rate are:

Covered loss	Annual Incidence
Dismemberment	
Loss of one hand or one foot	1.44%
Loss of two or more fingers or toes	0.87%
Loss of sight in one eye	11.75%
Loss of hearing in one ear	28.97%
Loss of both hands or both feet or one hand/one foot	0.11%
Loss of one hand and one eye*	0.45%
Loss of one foot and one eye*	0.21%
Loss of sight in both eyes	0.35%
Loss of hearing in both ears	3.22%
Loss of ability to speak	1.24%
Loss of ability to speak and both ears*	0.15%
Paralysis	
Quadriplegia, Triplegia	2.14%
Paraplegia	3.23%
Hemiplegia	1.34%
Uniplegia	0.45%

*Rates expressed in per \$10,000,000 of sum insured

It then follows that the monthly gross rate per \$1,000 of covered loss are:

Covered loss	Individual	Joint	Family	Single parent
Dismemberment				
Loss of one hand or one foot	\$0.0014	\$0.0026	\$0.0032	\$0.0017
Loss of two or more fingers or toes	\$0.0009	\$0.0016	\$0.0019	\$0.0010
Loss of sight in one eye	\$0.0117	\$0.0211	\$0.0258	\$0.0141
Loss of hearing in one ear	\$0.0290	\$0.0521	\$0.0637	\$0.0348
Loss of both hands or both feet or one hand/one foot	\$0.0001	\$0.0002	\$0.0002	\$0.0001
Loss of one hand and one eye*	\$0.0004	\$0.0008	\$0.0010	\$0.0005

Loss of one foot and one eye*	\$0.0002	\$0.0004	\$0.0005	\$0.0003
Loss of sight in both eyes	\$0.0003	\$0.0006	\$0.0008	\$0.0004
Loss of hearing in both ears	\$0.0032	\$0.0058	\$0.0071	\$0.0039
Loss of ability to speak	\$0.0012	\$0.0022	\$0.0027	\$0.0015
Loss of ability to speak and both ears*	\$0.0001	\$0.0003	\$0.0003	\$0.0002
Paralysis				
Quadriplegia, Triplegia	\$0.0021	\$0.0039	\$0.0047	\$0.0026
Paraplegia	\$0.0032	\$0.0058	\$0.0071	\$0.0039
Hemiplegia	\$0.0013	\$0.0024	\$0.0029	\$0.0016
Uniplegia	\$0.0004	\$0.0008	\$0.0010	\$0.0005

*Rates expressed in per \$10,000,000 of sum insured

E.g.: we expect to be using this table for each of the benefit, the following table summarizes the amount paid as a percentage of the Principal Sum Insured:

Covered loss	Percentage of Principal Sum
Dismemberment	
Loss of one hand or one foot	50%
Loss of two or more fingers or toes	25%
Loss of sight in one eye	50%
Loss of hearing in one ear	5%
Loss of both hands or both feet or one hand/one foot	100%
Loss of one hand and one eye	100%
Loss of one foot and one eye	100%
Loss of sight in both eyes	100%
Loss of hearing in both ears	50%
Loss of ability to speak	50%
Loss of ability to speak and both ears	100%
Paralysis	
Quadriplegia, Triplegia	100%
Paraplegia	100%
Hemiplegia	50%
Uniplegia	25%

We can then express for \$1,000 of Principal Sum Insured:

- The gross rate for Dismemberment is **10.93%** of the gross AD rate
- The gross rate for Paralysis is **6.05%** of the AD rate

Fractures and Dislocations rider

We have gathered statistical information from several medical internet sites- mdguidelines.com, amputee- schwebel.com, US Consumer Product Safety Commission, National Electronic Injury Surveillance System (NEISS), emedicine.medscape.com, mdguidelines.com, orthorehabpt.com, ajronline.com, boneandjointburden.org- and applied some actuarial judgments to adjust those

statistics: we have chosen an adjustment factor of 50% to increase incidence rates as the policy is guarantee issue. We will generally have no limits on the number of fractures per fracture benefit during a covered person's lifetime but have a limit of one dislocation per dislocation benefit during a covered person's lifetime. Incidence rates for dislocations are reduced by 50% to reflect that limitation. This discount is due to the fact that once a joint has been dislocated, it is more likely to happen again.

The following table summarizes the annual incidence rates per 100,000 for male fractures:

Fracture/Age	0-9	10-14	15-24	25-34	35-44	45-54	55-64	65-74	75+
Face or nose	119.54	119.54	143.45	143.45	143.45	143.45	143.45	131.49	131.49
Skull fracture – depressed	2.15	2.15	2.58	2.58	2.58	2.58	2.58	2.37	2.37
Skull fracture - non-depressed	17.40	17.40	20.88	20.88	20.88	20.88	20.88	19.14	19.14
Lower jaw, Mandible	13.87	13.87	16.64	16.64	16.64	16.64	16.64	15.25	15.25
Upper jaw, Maxilla	12.67	12.67	15.21	15.21	15.21	15.21	15.21	13.94	13.94
Upper arm between elbow and shoulder	334.48	334.48	401.38	401.38	401.38	401.38	401.38	367.93	367.93
Shoulder blade, collarbone	111.49	111.49	133.79	133.79	133.79	133.79	133.79	122.64	122.64
Forearm, hand, wrist	724.72	724.72	869.66	869.66	869.66	869.66	869.66	797.19	797.19
Rib	83.62	83.62	100.35	100.35	100.35	100.35	100.35	91.98	91.98
Finger, toe	501.73	501.73	602.07	602.07	602.07	602.07	602.07	551.90	551.90
Vertebrae, Body of	66.90	66.90	80.28	80.28	80.28	80.28	80.28	73.59	73.59
Vertebral processes	44.60	44.60	53.52	53.52	53.52	53.52	53.52	49.06	49.06
Pelvis	41.81	41.81	50.17	50.17	50.17	50.17	50.17	45.99	45.99
Hip, Thigh	153.31	153.31	183.97	183.97	183.97	183.97	183.97	168.64	168.64
Coccyx	8.30	8.30	9.96	9.96	9.96	9.96	9.96	9.13	9.13
Lower Leg	181.18	181.18	217.41	217.41	217.41	217.41	217.41	199.30	199.30
Kneecap	55.75	55.75	66.90	66.90	66.90	66.90	66.90	61.32	61.32
Ankle	334.48	334.48	401.38	401.38	401.38	401.38	401.38	367.93	367.93
Foot	153.31	153.31	183.97	183.97	183.97	183.97	183.97	168.64	168.64
Neck	6.23	6.23	7.48	7.48	7.48	7.48	7.48	6.86	6.86
Concussion	707.37	565.89	660.21	424.42	282.95	235.79	235.79	282.95	589.47

The following table summarizes the annual incidence rates per 100,000 for female fractures:

Fracture/Age	0-9	10-14	15-24	25-34	35-44	45-54	55-64	65-74	75+
Face or nose	83.68	83.68	89.66	89.66	89.66	125.52	125.52	179.31	179.31
Skull fracture - depressed	1.51	1.51	1.61	1.61	1.61	2.26	2.26	3.23	3.23
Skull fracture - non-depressed	12.18	12.18	13.05	13.05	13.05	18.27	18.27	26.10	26.10
Lower jaw, Mandible	9.71	9.71	10.40	10.40	10.40	14.56	14.56	20.80	20.80
Upper jaw, Maxilla	8.87	8.87	9.50	9.50	9.50	13.30	13.30	19.01	19.01
Upper arm between elbow and shoulder	234.14	234.14	250.86	250.86	250.86	351.21	351.21	501.73	501.73
Shoulder blade, collarbone	78.05	78.05	83.62	83.62	83.62	117.07	117.07	167.24	167.24
Forearm, hand, wrist	507.30	507.30	543.54	543.54	543.54	760.95	760.95	1,087.07	1,087.07
Rib	58.53	58.53	62.72	62.72	62.72	87.80	87.80	125.43	125.43
Finger, toe	351.21	351.21	376.29	376.29	376.29	526.81	526.81	752.59	752.59
Vertebrae, Body of	46.83	46.83	50.17	50.17	50.17	70.24	70.24	100.35	100.35
Vertebral processes	31.22	31.22	33.45	33.45	33.45	46.83	46.83	66.90	66.90
Pelvis	29.27	29.27	31.36	31.36	31.36	43.90	43.90	62.72	62.72
Hip, Thigh	107.31	107.31	114.98	114.98	114.98	160.97	160.97	229.96	229.96
Coccyx	5.81	5.81	6.22	6.22	6.22	8.71	8.71	12.44	12.44
Lower Leg	126.83	126.83	135.88	135.88	135.88	190.24	190.24	271.77	271.77
Kneecap	39.02	39.02	41.81	41.81	41.81	58.53	58.53	83.62	83.62
Ankle	234.14	234.14	250.86	250.86	250.86	351.21	351.21	501.73	501.73
Foot	107.31	107.31	114.98	114.98	114.98	160.97	160.97	229.96	229.96
Neck	4.36	4.36	4.68	4.68	4.68	6.55	6.55	9.35	9.35
Concussion	491.33	393.07	458.58	294.80	196.53	163.78	163.78	196.53	409.44

The following table summarizes the annual incidence rates per 100,000 for male dislocations:

Dislocations/Age	0-9	10-14	15-24	25-34	35-44	45-54	55-64	65-74	75+
Shoulder	70.40	70.40	84.48	84.48	84.48	84.48	84.48	77.44	77.44
Jaw									

	2.49	2.49	2.99	2.99	2.99	2.99	2.99	2.74	2.74
Elbow	64.04	64.04	76.85	76.85	76.85	76.85	76.85	70.44	70.44
Collarbone	171.96	171.96	206.35	206.35	206.35	206.35	206.35	189.15	189.15
Rib	0.46	0.46	0.55	0.55	0.55	0.55	0.55	0.50	0.50
Wrist	1.37	1.37	1.64	1.64	1.64	1.64	1.64	1.51	1.51
Hip	6.25	6.25	6.25	6.25	6.25	12.51	18.76	41.69	162.57
Knee	38.82	38.82	46.58	46.58	46.58	46.58	46.58	42.70	42.70
Ankle	2.43	2.43	2.92	2.92	2.92	2.92	2.92	2.67	2.67
Toe or Finger	23.04	23.04	27.65	27.65	27.65	27.65	27.65	25.35	25.35

The following table summarizes the annual incidence rates per 100,000 for female dislocations:

Dislocations/Age	0-9	10-14	15-24	25-34	35-44	45-54	55-64	65-74	75+
Shoulder	49.28	49.28	52.80	52.80	52.80	73.92	73.92	105.59	105.59
Jaw	1.75	1.75	1.87	1.87	1.87	2.62	2.62	3.74	3.74
Elbow	44.83	44.83	48.03	48.03	48.03	67.24	67.24	96.06	96.06
Collarbone	120.37	120.37	128.97	128.97	128.97	180.55	180.55	257.93	257.93
Rib	0.32	0.32	0.34	0.34	0.34	0.48	0.48	0.69	0.69
Wrist	0.96	0.96	1.03	1.03	1.03	1.44	1.44	2.06	2.06
Hip	8.34	8.34	8.34	8.34	8.34	14.59	27.10	68.78	208.43
Knee	27.17	27.17	29.11	29.11	29.11	40.76	40.76	58.23	58.23
Ankle	1.70	1.70	1.82	1.82	1.82	2.55	2.55	3.65	3.65
Toe or Finger	16.13	16.13	17.28	17.28	17.28	24.20	24.20	34.57	34.57

Assumptions:

- 10% of policyholders will have individual coverage, 55% will have joint coverage, 10% will have family coverage and 25% will have single parent coverage.
- Adjustment factor of 50% to increase incidence rates as the policy is guarantee issue
- A blend 40% males/60% females is chosen for individual coverage
- A blend 50% males/50% females is chosen for joint and family coverage
- A blend 21% adult males/79% adult females and 50% young males/50% young females is chosen for Single parent coverage

- Lapse rates as stated in Persistency paragraph with an age adjustment for osteoporosis benefit limitation
- The osteoporosis limitation-*If a Covered Person's claim is payable for a Dislocation or a Fracture, and either Osteoporosis or bone disease is first diagnosed at the time of such claim or first diagnosed prior to the claim but after the Covered Person's Effective Date, We will pay the benefit for that claim. However, no further benefits will be payable for that Covered Person and coverage under the Policy will be terminated for that Covered Person-* is added to the annual lapses. We are using the major osteoporotic incidence rates for the US version of FRAX® (Fracture Risk Assessment Tool developed by World Health Organization) with a 50% increase to reflect guaranteed issue and anti-selection:

	Annual Incidence of major osteoporotic fractures (rates per 1,000)
Women	
50	4.05
55	7.06
60	10.82
65	11.88
70	17.29
75	19.16
80	27.9
85+	40.38
Men	
50	2.21
55	1.76
60	4.19
65	3.99
70	5.51
75	7.45
80	11.16
85+	25.21

- The discount rate is 3%
- Issue age from 18 to 80
- Expiry age is 85
- Spouse Sum Insured is set at 100% of policyholder Sum Insured
- Children Sum Insured from 20% to 100% by possible increase of 10%
- No reduction of sum insured at age 70
- Following Individual and Couple age distribution:

<u>Issue age</u>	<u>Distribution</u>
18-29	1%
30-34	1%
35-39	3%
40-44	5%
45-49	5%

50-54	5%
55-59	31%
60-64	31%
65-69	7%
70-80	11%

- Following Family and Single Parent age distribution:

Issue age	Family distribution	Single parent distribution
0-4	12%	15%
5-9	12%	15%
10-14	12%	15%
15-19	11%	14%
20-24	6%	8%
25-29	2%	2%
30-34	3%	2%
35-39	6%	4%
40-44	12%	9%
45-49	12%	8%
50-54	12%	8%

The same actuarial technique as the one used for Accidental Death is used to calculate the net annual cost, i.e. calculation of the Present Value of Benefits and Annual Annuity factors; we also used a similar methodology to calculate the gross rate with the Joint gross rate being 180% of the Single gross rate. Family gross rate is defined as $\text{Ceiling}((1.65 + 1.55 * X\%) / (0.85 + 1.6 * X\%), 0.05)$ of the Single Parent gross rate. Ceiling(.,0.05) being the function rounding up to the nearest multiple of 0.05 and X% representing the Children Sum Insured. E.g.: if Children are at 50% of the main sum insured, we then get $\text{Ceiling}((1.65 + 1.55 * 50\%) / (0.85 + 1.6 * 50\%), 0.05) = 150\%$; i.e. Family gross rate is 150% of the Single Parent gross rate.

The rate tables can be found in the Rate sheet document.

Severe Burns rider

We have gathered statistical information from several medical internet sites- pritzkerlaw.com, National Burn Repository 2006 Report- and applied some actuarial judgments to adjust those statistics.

The following table summarizes the annual incidence rates per 100,000 for male burns:

Burns/ Age	0-9	10-14	15-24	25-34	35-44	45-54	55-64	65-74	75+
2nd degree burn, 2%- 10%	246.68	148.01	148.01	148.01	148.01	148.01	148.01	197.34	246.68

2nd degree burn, 10-25%	83.99	50.40	50.40	50.40	50.40	50.40	50.40	67.19	83.99
2nd degree burn, 25-35%	13.26	7.96	7.96	7.96	7.96	7.96	7.96	10.61	13.26
2nd degree burn, >35%	4.27	2.56	2.56	2.56	2.56	2.56	2.56	3.41	4.27
3rd degree burn, 2%-10%	98.67	59.20	59.20	59.20	59.20	59.20	59.20	78.94	98.67
3rd degree burn, 10-25%	26.52	15.91	15.91	15.91	15.91	15.91	15.91	21.22	26.52
3rd degree burn, 25-35%	6.19	3.71	3.71	3.71	3.71	3.71	3.71	4.95	6.19
3rd degree burn, >35%	13.26	7.95	7.95	7.95	7.95	7.95	7.95	10.61	13.26

The following table summarizes the annual incidence rates per 100,000 for female burns:

Burns/ Age	0-9	10-14	15-24	25-34	35-44	45-54	55-64	65-74	75+
2nd degree burn, 2%-10%	107.24	64.34	64.34	64.34	64.34	64.34	64.34	85.79	107.24
2nd degree burn, 10-25%	36.51	21.91	21.91	21.91	21.91	21.91	21.91	29.21	36.51
2nd degree burn, 25-35%	5.77	3.46	3.46	3.46	3.46	3.46	3.46	4.61	5.77
2nd degree	1.85	1.11	1.11	1.11	1.11	1.11	1.11	1.48	1.85

burn, >35%									
3rd degree burn, 2%- 10%	42.89	25.74	25.74	25.74	25.74	25.74	25.74	34.32	42.89
3rd degree burn, 10- 25%	11.53	6.92	6.92	6.92	6.92	6.92	6.92	9.22	11.53
3rd degree burn, 25- 35%	2.69	1.61	1.61	1.61	1.61	1.61	1.61	2.15	2.69
3rd degree burn, >35%	5.76	3.46	3.46	3.46	3.46	3.46	3.46	4.61	5.76

We are using the same assumptions used for Accidental Death but without reduction of benefits at age 70 and with an adjustment factor of 50% instead of 44%.

The same actuarial technique as the one used for Accidental Death is used to calculate the net annual cost, i.e. calculation of the Present Value of Benefits and Annual Annuity factors. We also used the same methodology to calculate the gross rate with the Joint gross rate being 180% of the Individual gross rate, the Family gross rate being 270% of the Individual gross rate and the Single parent gross rate being 180% of the Individual gross rate.

The following table summarizes the monthly gross rates per \$1,000 for the Severe Burns benefit:

Monthly Gross rates	Individual	Couple	Family	Single parent
2nd degree burn, 2%-10%	\$0.1818	\$0.3272	\$0.4909	\$0.3272
2nd degree burn, 10-25%	\$0.0619	\$0.1114	\$0.1671	\$0.1114
2nd degree burn, 25-35%	\$0.0098	\$0.0176	\$0.0264	\$0.0176
2nd degree burn, >35%	\$0.0031	\$0.0057	\$0.0085	\$0.0057
3rd degree burn, 2%-10%	\$0.0727	\$0.1309	\$0.1963	\$0.1309
3rd degree burn, 10-25%	\$0.0195	\$0.0352	\$0.0528	\$0.0352
3rd degree burn, 25-35%	\$0.0046	\$0.0082	\$0.0123	\$0.0082
3rd degree burn, >35%	\$0.0098	\$0.0176	\$0.0264	\$0.0176

6. Development of other Issue ages/Renewable ages/Benefit Reduction combinations

Rates calculated above are referred to as Reference Rates, that is with Issue ages 18-80 and Renewable until age 85 with Benefit Reduction of 50% at age 70. There is no reduction for Severe Burns and Fractures & Dislocations. In this section we calculate adjustment factors for all the possible Issue ages/Renewable ages/Benefit Reduction as a percentage of the Reference Rates.

Example 1. To compute the Individual Accidental Death Monthly Gross Rate with Issue ages 18-70 Renewable to age 80 with Benefit Reduction of 30% at 70.

- Individual Accidental Death Monthly Gross Rate with Issue ages 18-80 and Renewable until age 85 with Benefit Reduction of 50% at age 70 is **\$0.1000 per \$1,000** (cf. page 3)
Reference Rate AD
- Adjustment factor from (Issue ages 18-80 and Renewable until age 85 with Benefit Reduction of 50% at age 70) to (Issue ages 18-70 and Renewable until age 80 with Benefit Reduction of 50% at age 70) is **95.54%** (Table 6.2) **Adj. Factor (18-80/85/50%,18-70/80/50%)**
- Adjustment factor from (Issue ages 18-70 and Renewable until age 80 with Benefit Reduction of 50% at age 70) to (Issue ages 18-70 and Renewable until age 80 with Benefit Reduction of 30% at age 70) is **102.82%** (Table 6.28) **Adj. Factor (18-70/80/50%,18-70/80/30%)**

The Individual Accidental Death Monthly Gross Rate with Issue ages 18-70 Renewable to age 80 with Benefit Reduction of 30% at 70 is then **\$0.0982 per \$1,000**:

\$0.1000	Reference Rate AD
*95.54%	*Adj. Factor (18-80/85/50%,18-70/80/50%)
*102.82%	*Adj. Factor (18-70/80/50%,18-70/80/30%)
<u>\$0.0982</u>	

Example 2. To compute the Family 3rd degree burn, 10-25% Monthly Gross Rate with Issue ages 18-65 Renewable to age 75.

- Family 3rd degree burn, 10-25% Monthly Gross Rate with Issue ages 18-80 and Renewable until age 85 is **\$0.0528 per \$1,000** (cf. page 15) **Reference Rate Burns**
- Adjustment factor from (Issue ages 18-80 and Renewable until age 85) to (Issue ages 18-65 and Renewable until age 75) is **93.60%** (Table 6.12) **Adj. Factor (18-80/85,18-65/75)**

The Family 3rd degree burn, 10-25% Monthly Gross Rate with Issue ages 18-65 and Renewable until age 75 is then **\$0.0494 per \$1,000**:

\$0.0528	Reference Rate Burns
*93.60%	* Adj. Factor (18-80/85,18-65/75)
<u>\$0.0494</u>	

The following tables will be used to compute rates for combinations different to the Reference Rates:

Tables 6.1 to 6.3: Adjustment Factors tables for Accidental Death and Benefit Riders with Benefit Reduction of 50% at age 70, Individual/Couple/Family/Single Parent Rates (except Severe Burns and Fractures & Dislocations)

Table 6.1

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.30%	98.49%	97.57%	96.64%
18-79	99.71%	99.09%	98.37%	97.56%	96.64%
18-78	99.42%	98.86%	98.22%	97.48%	96.64%
18-77	99.12%	98.61%	98.03%	97.36%	96.60%
18-76	98.82%	98.35%	97.82%	97.20%	96.50%
18-75	98.52%	98.09%	97.59%	97.02%	96.37%
18-74	98.22%	97.81%	97.35%	96.82%	96.20%
18-73	98.01%	97.62%	97.19%	96.68%	96.11%
18-72	97.86%	97.49%	97.07%	96.60%	96.05%
18-71	97.75%	97.40%	97.00%	96.55%	96.03%
18-70	97.68%	97.34%	96.96%	96.53%	96.03%
18-69	97.64%	97.31%	96.95%	96.53%	96.03%
18-68	97.59%	97.28%	96.92%	96.52%	96.03%
18-67	97.55%	97.24%	96.90%	96.50%	96.03%

18-66	97.51%	97.21%	96.87%	96.49%	96.03%
18-65	97.47%	97.18%	96.85%	96.47%	96.03%

Table 6.2

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	95.72%	N/A	N/A	N/A	N/A
18-78	95.72%	94.97%	N/A	N/A	N/A
18-77	95.72%	94.97%	94.32%	N/A	N/A
18-76	95.70%	94.97%	94.32%	93.58%	N/A
18-75	95.62%	94.97%	94.32%	93.58%	92.73%
18-74	95.54%	94.97%	94.32%	93.58%	92.73%
18-73	95.54%	94.97%	94.32%	93.58%	92.73%
18-72	95.54%	94.97%	94.32%	93.58%	92.73%
18-71	95.54%	94.97%	94.32%	93.58%	92.73%
18-70	95.54%	94.97%	94.32%	93.58%	92.73%
18-69	95.54%	94.97%	94.32%	93.58%	92.73%
18-68	95.54%	94.97%	94.32%	93.58%	92.73%
18-67	95.54%	94.97%	94.32%	93.58%	92.73%
18-66	95.54%	94.97%	94.32%	93.58%	92.73%
18-65	95.54%	94.97%	94.32%	93.58%	92.73%

Table 6.3

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	91.76%	N/A	N/A	N/A	N/A	N/A
18-73	91.76%	91.45%	N/A	N/A	N/A	N/A
18-72	91.76%	91.45%	91.10%	N/A	N/A	N/A
18-71	91.76%	91.45%	91.10%	90.70%	N/A	N/A
18-70	91.76%	91.45%	91.10%	90.70%	90.25%	N/A
18-69	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-68	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-67	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%

18-66	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%
18-65	91.76%	91.45%	91.10%	90.70%	90.25%	89.72%

Tables 6.4 to 6.6: Adjustment Factors tables for Fractures & Dislocations no benefit reduction, Individual/ Couple rates

Table 6.4

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.17%	98.42%	97.66%	96.95%
18-79	99.94%	99.17%	98.42%	97.66%	96.95%
18-78	99.88%	99.17%	98.42%	97.66%	96.95%
18-77	99.82%	99.16%	98.42%	97.66%	96.95%
18-76	99.76%	99.14%	98.42%	97.66%	96.95%
18-75	99.70%	99.11%	98.42%	97.66%	96.95%
18-74	99.63%	99.07%	98.42%	97.66%	96.95%
18-73	99.50%	98.99%	98.39%	97.66%	96.95%
18-72	99.37%	98.89%	98.34%	97.66%	96.95%
18-71	99.23%	98.78%	98.27%	97.66%	96.95%
18-70	99.09%	98.67%	98.18%	97.61%	96.95%
18-69	98.94%	98.54%	98.08%	97.54%	96.91%
18-68	98.79%	98.41%	97.97%	97.45%	96.86%
18-67	98.63%	98.27%	97.84%	97.35%	96.78%
18-66	98.47%	98.12%	97.71%	97.23%	96.68%
18-65	98.30%	97.96%	97.56%	97.10%	96.57%

Table 6.5

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	96.18%	N/A	N/A	N/A	N/A
18-78	96.18%	95.35%	N/A	N/A	N/A
18-77	96.18%	95.35%	94.43%	N/A	N/A
18-76	96.18%	95.35%	94.43%	93.40%	N/A
18-75	96.18%	95.35%	94.43%	93.40%	92.25%
18-74	96.18%	95.35%	94.43%	93.40%	92.25%
18-73	96.18%	95.35%	94.43%	93.40%	92.25%
18-72	96.18%	95.35%	94.43%	93.40%	92.25%
18-71	96.18%	95.35%	94.43%	93.40%	92.25%
18-70	96.18%	95.35%	94.43%	93.40%	92.25%
18-69	96.18%	95.35%	94.43%	93.40%	92.25%
18-68	96.16%	95.35%	94.43%	93.40%	92.25%
18-67	96.11%	95.33%	94.43%	93.40%	92.25%

18-66	96.04%	95.29%	94.42%	93.40%	92.25%
18-65	95.94%	95.22%	94.37%	93.39%	92.25%

Table 6.6

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	90.93%	N/A	N/A	N/A	N/A	N/A
18-73	90.93%	89.39%	N/A	N/A	N/A	N/A
18-72	90.93%	89.39%	87.62%	N/A	N/A	N/A
18-71	90.93%	89.39%	87.62%	85.56%	N/A	N/A
18-70	90.93%	89.39%	87.62%	85.56%	83.17%	N/A
18-69	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-68	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-67	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-66	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%
18-65	90.93%	89.39%	87.62%	85.56%	83.17%	80.41%

Tables 6.7 to 6.9: Adjustment Factors tables for Fractures & Dislocations no benefit reduction at age 70, Family/Single Parent rates

Table 6.7

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.96%	99.91%	99.85%	99.78%
18-79	100.00%	99.96%	99.91%	99.85%	99.78%
18-78	100.00%	99.96%	99.91%	99.85%	99.78%
18-77	100.00%	99.96%	99.91%	99.85%	99.78%
18-76	100.00%	99.96%	99.91%	99.85%	99.78%
18-75	100.00%	99.96%	99.91%	99.85%	99.78%
18-74	100.00%	99.96%	99.91%	99.85%	99.78%
18-73	100.00%	99.96%	99.91%	99.85%	99.78%
18-72	100.00%	99.96%	99.91%	99.85%	99.78%
18-71	100.00%	99.96%	99.91%	99.85%	99.78%
18-70	100.00%	99.96%	99.91%	99.85%	99.78%
18-69	100.00%	99.96%	99.91%	99.85%	99.78%

18-68	100.00%	99.96%	99.91%	99.85%	99.78%
18-67	100.00%	99.96%	99.91%	99.85%	99.78%
18-66	100.00%	99.96%	99.91%	99.85%	99.78%
18-65	100.00%	99.96%	99.91%	99.85%	99.78%

Table 6.8

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	99.70%	N/A	N/A	N/A	N/A
18-78	99.70%	99.61%	N/A	N/A	N/A
18-77	99.70%	99.61%	99.50%	N/A	N/A
18-76	99.70%	99.61%	99.50%	99.38%	N/A
18-75	99.70%	99.61%	99.50%	99.38%	99.24%
18-74	99.70%	99.61%	99.50%	99.38%	99.24%
18-73	99.70%	99.61%	99.50%	99.38%	99.24%
18-72	99.70%	99.61%	99.50%	99.38%	99.24%
18-71	99.70%	99.61%	99.50%	99.38%	99.24%
18-70	99.70%	99.61%	99.50%	99.38%	99.24%
18-69	99.70%	99.61%	99.50%	99.38%	99.24%
18-68	99.70%	99.61%	99.50%	99.38%	99.24%
18-67	99.70%	99.61%	99.50%	99.38%	99.24%
18-66	99.70%	99.61%	99.50%	99.38%	99.24%
18-65	99.70%	99.61%	99.50%	99.38%	99.24%

Table 6.9

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	99.07%	N/A	N/A	N/A	N/A	N/A
18-73	99.07%	98.88%	N/A	N/A	N/A	N/A
18-72	99.07%	98.88%	98.66%	N/A	N/A	N/A
18-71	99.07%	98.88%	98.66%	98.41%	N/A	N/A
18-70	99.07%	98.88%	98.66%	98.41%	98.11%	N/A
18-69	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-68	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-67	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
18-66	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%

18-65	99.07%	98.88%	98.66%	98.41%	98.11%	97.77%
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Tables 6.10 to 6.12: Adjustment Factors tables for Severe Burns no benefit reduction at age 70, Individual/Couple/Family/Single Parent rates

Table 6.10

Issue ages/Renewable to	85	84	83	82	81
18-80	100.00%	99.46%	98.85%	98.20%	97.59%
18-79	99.84%	99.36%	98.82%	98.20%	97.59%
18-78	99.68%	99.25%	98.76%	98.20%	97.59%
18-77	99.51%	99.12%	98.68%	98.17%	97.59%
18-76	99.35%	98.99%	98.58%	98.12%	97.58%
18-75	99.18%	98.85%	98.47%	98.04%	97.54%
18-74	99.02%	98.71%	98.35%	97.94%	97.48%
18-73	98.87%	98.57%	98.24%	97.86%	97.42%
18-72	98.73%	98.45%	98.13%	97.77%	97.36%
18-71	98.60%	98.33%	98.03%	97.69%	97.29%
18-70	98.48%	98.22%	97.93%	97.60%	97.22%
18-69	98.36%	98.12%	97.84%	97.52%	97.15%
18-68	98.25%	98.01%	97.74%	97.43%	97.08%
18-67	98.14%	97.91%	97.65%	97.35%	97.00%
18-66	98.04%	97.81%	97.56%	97.26%	96.93%
18-65	97.94%	97.72%	97.47%	97.18%	96.85%

Table 6.11

Issue ages/Renewable to	80	79	78	77	76
18-80	N/A	N/A	N/A	N/A	N/A
18-79	96.97%	N/A	N/A	N/A	N/A
18-78	96.97%	96.34%	N/A	N/A	N/A
18-77	96.97%	96.34%	95.72%	N/A	N/A
18-76	96.97%	96.34%	95.72%	95.07%	N/A
18-75	96.97%	96.34%	95.72%	95.07%	94.37%
18-74	96.95%	96.34%	95.72%	95.07%	94.37%
18-73	96.92%	96.34%	95.72%	95.07%	94.37%
18-72	96.88%	96.34%	95.72%	95.07%	94.37%
18-71	96.84%	96.32%	95.72%	95.07%	94.37%
18-70	96.79%	96.29%	95.72%	95.07%	94.37%
18-69	96.73%	96.25%	95.70%	95.07%	94.37%
18-68	96.67%	96.21%	95.67%	95.07%	94.37%
18-67	96.61%	96.16%	95.64%	95.05%	94.37%
18-66	96.54%	96.10%	95.60%	95.02%	94.36%

18-65	96.47%	96.04%	95.55%	94.98%	94.34%
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Table 6.12

Issue ages/Renewable to	75	74	73	72	71	70
18-80	N/A	N/A	N/A	N/A	N/A	N/A
18-79	N/A	N/A	N/A	N/A	N/A	N/A
18-78	N/A	N/A	N/A	N/A	N/A	N/A
18-77	N/A	N/A	N/A	N/A	N/A	N/A
18-76	N/A	N/A	N/A	N/A	N/A	N/A
18-75	N/A	N/A	N/A	N/A	N/A	N/A
18-74	93.60%	N/A	N/A	N/A	N/A	N/A
18-73	93.60%	92.92%	N/A	N/A	N/A	N/A
18-72	93.60%	92.92%	92.14%	N/A	N/A	N/A
18-71	93.60%	92.92%	92.14%	91.26%	N/A	N/A
18-70	93.60%	92.92%	92.14%	91.26%	90.24%	N/A
18-69	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-68	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-67	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-66	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%
18-65	93.60%	92.92%	92.14%	91.26%	90.24%	89.08%

For the Benefit Reduction at age 70 we have decided to present tables with the reference rates- i.e. 100%- at 50% Benefit Reduction for all possible Issue age/Renewable ages.

Tables 6.13 to 6.39: Adjustment Factors tables for Accidental Death and Benefit Riders Benefit Reduction at age 70, Individual/Couple/Family/Single Parent Rates (except Severe Burns and Fractures and Dislocations). Issue age/Renewable age presentation, i.e. 18-80/83 for Issue Ages 18-80 Renewable until age 83

Table 6.13

Reduction	18-80/85	18-80/84	18-80/83	18-80/82	18-80/81
0%	114.07%	113.46%	112.75%	111.93%	110.95%
10%	111.25%	110.77%	110.20%	109.54%	108.76%
20%	108.44%	108.07%	107.65%	107.16%	106.57%
30%	105.63%	105.38%	105.10%	104.77%	104.38%
40%	102.81%	102.69%	102.55%	102.39%	102.19%
50%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.19%	97.31%	97.45%	97.61%	97.81%
70%	94.37%	94.62%	94.90%	95.23%	95.62%

80%	91.56%	91.93%	92.35%	92.84%	93.43%
90%	88.75%	89.23%	89.80%	90.46%	91.24%

Table 6.14

Reduction	18-79/85	18-79/84	18-79/83	18-79/82	18-79/81	18-79/80
0%	113.55%	113.00%	112.37%	111.64%	110.79%	109.78%
10%	110.84%	110.40%	109.90%	109.31%	108.63%	107.82%
20%	108.13%	107.80%	107.42%	106.98%	106.47%	105.87%
30%	105.42%	105.20%	104.95%	104.66%	104.31%	103.91%
40%	102.71%	102.60%	102.47%	102.33%	102.16%	101.96%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.29%	97.40%	97.53%	97.67%	97.84%	98.04%
70%	94.58%	94.80%	95.05%	95.34%	95.69%	96.09%
80%	91.87%	92.20%	92.58%	93.02%	93.53%	94.13%
90%	89.16%	89.60%	90.10%	90.69%	91.37%	92.18%

Table 6.15

Reduction	18-78/85	18-78/84	18-78/83	18-78/82	18-78/81	18-78/80	18-78/79
0%	113.02%	112.52%	111.95%	111.29%	110.52%	109.62%	108.56%
10%	110.41%	110.02%	109.56%	109.03%	108.42%	107.70%	106.85%
20%	107.81%	107.51%	107.17%	106.78%	106.31%	105.77%	105.14%
30%	105.21%	105.01%	104.78%	104.52%	104.21%	103.85%	103.43%
40%	102.60%	102.50%	102.39%	102.26%	102.10%	101.92%	101.71%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.40%	97.50%	97.61%	97.74%	97.90%	98.08%	98.29%
70%	94.79%	94.99%	95.22%	95.48%	95.79%	96.15%	96.57%
80%	92.19%	92.49%	92.83%	93.22%	93.69%	94.23%	94.86%
90%	89.59%	89.98%	90.44%	90.97%	91.58%	92.30%	93.15%

Table 6.16

Reduction	18-77/85	18-77/84	18-77/83	18-77/82	18-77/81	18-77/80	18-77/79	18-77/78
0%	112.48%	112.03%	111.51%	110.90%	110.20%	109.38%	108.42%	107.29%

10%	109.99%	109.62%	109.20%	108.72%	108.16%	107.50%	106.73%	105.83%
20%	107.49%	107.22%	106.90%	106.54%	106.12%	105.63%	105.05%	104.37%
30%	104.99%	104.81%	104.60%	104.36%	104.08%	103.75%	103.37%	102.92%
40%	102.50%	102.41%	102.30%	102.18%	102.04%	101.88%	101.68%	101.46%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.50%	97.59%	97.70%	97.82%	97.96%	98.12%	98.32%	98.54%
70%	95.01%	95.19%	95.40%	95.64%	95.92%	96.25%	96.63%	97.08%
80%	92.51%	92.78%	93.10%	93.46%	93.88%	94.37%	94.95%	95.63%
90%	90.01%	90.38%	90.80%	91.28%	91.84%	92.50%	93.27%	94.17%

Table 6.17

Reduction	18-76/85	18-76/84	18-76/83	18-76/82	18-76/81	18-76/80	18-76/79	18-76/78	18-76/77
0%	111.94%	111.52%	111.03%	110.47%	109.82%	109.06%	108.18%	107.15%	105.93%
10%	109.55%	109.22%	108.83%	108.38%	107.86%	107.25%	106.54%	105.72%	104.74%
20%	107.16%	106.91%	106.62%	106.28%	105.89%	105.44%	104.91%	104.29%	103.56%
30%	104.78%	104.61%	104.41%	104.19%	103.93%	103.63%	103.27%	102.86%	102.37%
40%	102.39%	102.30%	102.21%	102.09%	101.96%	101.81%	101.64%	101.43%	101.19%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.61%	97.70%	97.79%	97.91%	98.04%	98.19%	98.36%	98.57%	98.81%
70%	95.22%	95.39%	95.59%	95.81%	96.07%	96.37%	96.73%	97.14%	97.63%
80%	92.84%	93.09%	93.38%	93.72%	94.11%	94.56%	95.09%	95.71%	96.44%
90%	90.45%	90.78%	91.17%	91.62%	92.14%	92.75%	93.46%	94.28%	95.26%

Table 6.18

Reduction	18-75/85	18-75/84	18-75/83	18-75/82	18-75/81	18-75/80	18-75/79	18-75/78	18-75/77
0%	111.39%	111.00%	110.54%	110.02%	109.41%	108.70%	107.88%	106.92%	105.79%
10%	109.11%	108.80%	108.43%	108.01%	107.53%	106.96%	106.30%	105.53%	104.64%
20%	106.83%	106.60%	106.32%	106.01%	105.64%	105.22%	104.73%	104.15%	103.48%
30%	104.56%	104.40%	104.22%	104.01%	103.76%	103.48%	103.15%	102.77%	102.32%
40%	102.28%	102.20%	102.11%	102.00%	101.88%	101.74%	101.58%	101.38%	101.16%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.72%	97.80%	97.89%	98.00%	98.12%	98.26%	98.42%	98.62%	98.84%
70%	95.44%	95.60%	95.78%	95.99%	96.24%	96.52%	96.85%	97.23%	97.68%
80%	93.17%	93.40%	93.68%	93.99%	94.36%	94.78%	95.27%	95.85%	96.52%
90%	90.89%	91.20%	91.57%	91.99%	92.47%	93.04%	93.70%	94.47%	95.36%

Table 6.19

Reduction	18-75/76
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0%	104.47%
10%	103.57%
20%	102.68%
30%	101.79%
40%	100.89%
50%	100.00%
60%	99.11%
70%	98.21%
80%	97.32%
90%	96.43%

Table 6.20

Reduction	18-74/85	18-74/84	18-74/83	18-74/82	18-74/81	18-74/80	18-74/79	18-74/78	18-74/77
0%	110.83%	110.46%	110.03%	109.54%	108.96%	108.30%	107.52%	106.62%	105.57%
10%	108.66%	108.37%	108.02%	107.63%	107.17%	106.64%	106.02%	105.30%	104.45%
20%	106.50%	106.28%	106.02%	105.72%	105.38%	104.98%	104.51%	103.97%	103.34%
30%	104.33%	104.18%	104.01%	103.81%	103.58%	103.32%	103.01%	102.65%	102.23%
40%	102.17%	102.09%	102.01%	101.91%	101.79%	101.66%	101.50%	101.32%	101.11%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.83%	97.91%	97.99%	98.09%	98.21%	98.34%	98.50%	98.68%	98.89%
70%	95.67%	95.82%	95.99%	96.19%	96.42%	96.68%	96.99%	97.35%	97.77%
80%	93.50%	93.72%	93.98%	94.28%	94.62%	95.02%	95.49%	96.03%	96.66%
90%	91.34%	91.63%	91.98%	92.37%	92.83%	93.36%	93.98%	94.70%	95.55%

Table 6.21

Reduction	18-74/76	18-74/75
0%	104.33%	102.87%
10%	103.47%	102.29%
20%	102.60%	101.72%
30%	101.73%	101.15%
40%	100.87%	100.57%
50%	100.00%	100.00%
60%	99.13%	99.43%
70%	98.27%	98.85%
80%	97.40%	98.28%
90%	96.53%	97.71%

Table 6.22

Reduction	18-73/85	18-73/84	18-73/83	18-73/82	18-73/81	18-73/80	18-73/79	18-73/78	18-73/77
0%	110.35%	110.00%	109.59%	109.12%	108.58%	107.95%	107.21%	106.36%	105.37%
10%	108.28%	108.00%	107.67%	107.30%	106.86%	106.36%	105.77%	105.09%	104.29%

20%	106.21%	106.00%	105.75%	105.47%	105.15%	104.77%	104.33%	103.82%	103.22%
30%	104.14%	104.00%	103.84%	103.65%	103.43%	103.18%	102.89%	102.54%	102.15%
40%	102.07%	102.00%	101.92%	101.82%	101.72%	101.59%	101.44%	101.27%	101.07%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	97.93%	98.00%	98.08%	98.18%	98.28%	98.41%	98.56%	98.73%	98.93%
70%	95.86%	96.00%	96.16%	96.35%	96.57%	96.82%	97.11%	97.46%	97.85%
80%	93.79%	94.00%	94.25%	94.53%	94.85%	95.23%	95.67%	96.18%	96.78%
90%	91.72%	92.00%	92.33%	92.70%	93.14%	93.64%	94.23%	94.91%	95.71%

Table 6.23

Reduction	18-73/76	18-73/75	18-73/74
0%	104.20%	102.83%	102.39%
10%	103.36%	102.27%	101.91%
20%	102.52%	101.70%	101.43%
30%	101.68%	101.13%	100.96%
40%	100.84%	100.57%	100.48%
50%	100.00%	100.00%	100.00%
60%	99.16%	99.43%	99.52%
70%	98.32%	98.87%	99.04%
80%	97.48%	98.30%	98.57%
90%	96.64%	97.73%	98.09%

Table 6.24

Reduction	18-72/85	18-72/84	18-72/83	18-72/82	18-72/81	18-72/80	18-72/79	18-72/78	18-72/77
0%	109.92%	109.58%	109.19%	108.75%	108.23%	107.63%	106.93%	106.12%	105.17%
10%	107.93%	107.67%	107.35%	107.00%	106.58%	106.10%	105.54%	104.90%	104.14%
20%	105.95%	105.75%	105.52%	105.25%	104.94%	104.58%	104.16%	103.67%	103.10%
30%	103.97%	103.83%	103.68%	103.50%	103.29%	103.05%	102.77%	102.45%	102.07%
40%	101.98%	101.92%	101.84%	101.75%	101.65%	101.53%	101.39%	101.22%	101.03%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.02%	98.08%	98.16%	98.25%	98.35%	98.47%	98.61%	98.78%	98.97%
70%	96.03%	96.17%	96.32%	96.50%	96.71%	96.95%	97.23%	97.55%	97.93%
80%	94.05%	94.25%	94.48%	94.75%	95.06%	95.42%	95.84%	96.33%	96.90%
90%	92.07%	92.33%	92.65%	93.00%	93.42%	93.90%	94.46%	95.10%	95.86%

Table 6.25

Reduction	18-72/76	18-72/75	18-72/74	18-72/73
0%	104.07%	102.77%	102.36%	101.87%

10%	103.25%	102.22%	101.88%	101.50%
20%	102.44%	101.66%	101.41%	101.12%
30%	101.63%	101.11%	100.94%	100.75%
40%	100.81%	100.55%	100.47%	100.37%
50%	100.00%	100.00%	100.00%	100.00%
60%	99.19%	99.45%	99.53%	99.63%
70%	98.37%	98.89%	99.06%	99.25%
80%	97.56%	98.34%	98.59%	98.88%
90%	96.75%	97.78%	98.12%	98.50%

Table 6.26

Reduction	18-71/85	18-71/84	18-71/83	18-71/82	18-71/81	18-71/80	18-71/79	18-71/78	18-71/77
0%	109.52%	109.20%	108.83%	108.40%	107.90%	107.33%	106.66%	105.89%	104.98%
10%	107.62%	107.36%	107.06%	106.72%	106.32%	105.86%	105.33%	104.71%	103.99%
20%	105.71%	105.52%	105.30%	105.04%	104.74%	104.40%	104.00%	103.53%	102.99%
30%	103.81%	103.68%	103.53%	103.36%	103.16%	102.93%	102.66%	102.35%	101.99%
40%	101.90%	101.84%	101.77%	101.68%	101.58%	101.47%	101.33%	101.18%	101.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.10%	98.16%	98.23%	98.32%	98.42%	98.53%	98.67%	98.82%	99.00%
70%	96.19%	96.32%	96.47%	96.64%	96.84%	97.07%	97.34%	97.65%	98.01%
80%	94.29%	94.48%	94.70%	94.96%	95.26%	95.60%	96.00%	96.47%	97.01%
90%	92.38%	92.64%	92.94%	93.28%	93.68%	94.14%	94.67%	95.29%	96.01%

Table 6.27

Reduction	18-71/76	18-71/75	18-71/74	18-71/73	18-71/72
0%	103.93%	102.69%	102.30%	101.84%	101.31%
10%	103.14%	102.15%	101.84%	101.47%	101.05%
20%	102.36%	101.61%	101.38%	101.10%	100.79%
30%	101.57%	101.08%	100.92%	100.74%	100.52%
40%	100.79%	100.54%	100.46%	100.37%	100.26%
50%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.21%	99.46%	99.54%	99.63%	99.74%
70%	98.43%	98.92%	99.08%	99.26%	99.48%
80%	97.64%	98.39%	98.62%	98.90%	99.21%
90%	96.86%	97.85%	98.16%	98.53%	98.95%

Table 6.28

Reduction	18-70/85	18-70/84	18-70/83	18-70/82	18-70/81	18-70/80	18-70/79	18-70/78	18-70/77
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0%	109.16%	108.85%	108.49%	108.08%	107.60%	107.05%	106.41%	105.66%	104.79%
10%	107.33%	107.08%	106.79%	106.46%	106.08%	105.64%	105.12%	104.53%	103.83%
20%	105.50%	105.31%	105.10%	104.85%	104.56%	104.23%	103.84%	103.40%	102.88%
30%	103.67%	103.54%	103.40%	103.23%	103.04%	102.82%	102.56%	102.26%	101.92%
40%	101.83%	101.77%	101.70%	101.62%	101.52%	101.41%	101.28%	101.13%	100.96%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.17%	98.23%	98.30%	98.38%	98.48%	98.59%	98.72%	98.87%	99.04%
70%	96.33%	96.46%	96.60%	96.77%	96.96%	97.18%	97.44%	97.74%	98.08%
80%	94.50%	94.69%	94.90%	95.15%	95.44%	95.77%	96.16%	96.60%	97.12%
90%	92.67%	92.92%	93.21%	93.54%	93.92%	94.36%	94.88%	95.47%	96.17%

Table 6.29

Reduction	18-70/76	18-70/75	18-70/74	18-70/73	18-70/72	18-70/71
0%	103.78%	102.60%	102.22%	101.78%	101.27%	100.69%
10%	103.02%	102.08%	101.77%	101.42%	101.02%	100.55%
20%	102.27%	101.56%	101.33%	101.07%	100.76%	100.41%
30%	101.51%	101.04%	100.89%	100.71%	100.51%	100.28%
40%	100.76%	100.52%	100.44%	100.36%	100.25%	100.14%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.24%	99.48%	99.56%	99.64%	99.75%	99.86%
70%	98.49%	98.96%	99.11%	99.29%	99.49%	99.72%
80%	97.73%	98.44%	98.67%	98.93%	99.24%	99.59%
90%	96.98%	97.92%	98.23%	98.58%	98.98%	99.45%

Table 6.30

Reduction	18-69/85	18-69/84	18-69/83	18-69/82	18-69/81	18-69/80	18-69/79	18-69/78	18-69/77
0%	108.83%	108.53%	108.18%	107.78%	107.32%	106.78%	106.16%	105.44%	104.61%
10%	107.06%	106.82%	106.54%	106.22%	105.85%	105.43%	104.93%	104.35%	103.68%
20%	105.30%	105.12%	104.91%	104.67%	104.39%	104.07%	103.70%	103.27%	102.76%
30%	103.53%	103.41%	103.27%	103.11%	102.93%	102.71%	102.46%	102.18%	101.84%
40%	101.77%	101.71%	101.64%	101.56%	101.46%	101.36%	101.23%	101.09%	100.92%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.23%	98.29%	98.36%	98.44%	98.54%	98.64%	98.77%	98.91%	99.08%
70%	96.47%	96.59%	96.73%	96.89%	97.07%	97.29%	97.54%	97.82%	98.16%
80%	94.70%	94.88%	95.09%	95.33%	95.61%	95.93%	96.30%	96.73%	97.24%
90%	92.94%	93.18%	93.46%	93.78%	94.15%	94.57%	95.07%	95.65%	96.32%

Table 6.31

Reduction	18-69/76	18-69/75	18-69/74	18-69/73	18-69/72	18-69/71	18-69/70
0%	103.63%	102.49%	102.12%	101.70%	101.22%	100.65%	100.00%

10%	102.90%	101.99%	101.70%	101.36%	100.97%	100.52%	100.00%
20%	102.18%	101.49%	101.27%	101.02%	100.73%	100.39%	100.00%
30%	101.45%	100.99%	100.85%	100.68%	100.49%	100.26%	100.00%
40%	100.73%	100.50%	100.42%	100.34%	100.24%	100.13%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.27%	99.50%	99.58%	99.66%	99.76%	99.87%	100.00%
70%	98.55%	99.01%	99.15%	99.32%	99.51%	99.74%	100.00%
80%	97.82%	98.51%	98.73%	98.98%	99.27%	99.61%	100.00%
90%	97.10%	98.01%	98.30%	98.64%	99.03%	99.48%	100.00%

Table 6.32

Reduction	18-68/85	18-68/84	18-68/83	18-68/82	18-68/81	18-68/80	18-68/79	18-68/78	18-68/77
0%	108.55%	108.26%	107.92%	107.53%	107.08%	106.56%	105.96%	105.26%	104.45%
10%	106.84%	106.61%	106.34%	106.02%	105.67%	105.25%	104.77%	104.21%	103.56%
20%	105.13%	104.95%	104.75%	104.52%	104.25%	103.94%	103.58%	103.16%	102.67%
30%	103.42%	103.30%	103.17%	103.01%	102.83%	102.63%	102.38%	102.11%	101.78%
40%	101.71%	101.65%	101.58%	101.51%	101.42%	101.31%	101.19%	101.05%	100.89%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.29%	98.35%	98.42%	98.49%	98.58%	98.69%	98.81%	98.95%	99.11%
70%	96.58%	96.70%	96.83%	96.99%	97.17%	97.37%	97.62%	97.89%	98.22%
80%	94.87%	95.05%	95.25%	95.48%	95.75%	96.06%	96.42%	96.84%	97.33%
90%	93.16%	93.39%	93.66%	93.98%	94.33%	94.75%	95.23%	95.79%	96.44%

Table 6.33

Reduction	18-68/76	18-68/75	18-68/74	18-68/73	18-68/72	18-68/71	18-68/70
0%	103.51%	102.40%	102.05%	101.64%	101.17%	100.63%	100.00%
10%	102.81%	101.92%	101.64%	101.31%	100.94%	100.50%	100.00%
20%	102.10%	101.44%	101.23%	100.98%	100.70%	100.38%	100.00%
30%	101.40%	100.96%	100.82%	100.66%	100.47%	100.25%	100.00%
40%	100.70%	100.48%	100.41%	100.33%	100.23%	100.13%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.30%	99.52%	99.59%	99.67%	99.77%	99.87%	100.00%
70%	98.60%	99.04%	99.18%	99.34%	99.53%	99.75%	100.00%
80%	97.90%	98.56%	98.77%	99.02%	99.30%	99.62%	100.00%
90%	97.19%	98.08%	98.36%	98.69%	99.06%	99.50%	100.00%

Table 6.34

Reduction	18-67/85	18-67/84	18-67/83	18-67/82	18-67/81	18-67/80	18-67/79	18-67/78	18-67/77
0%	108.31%	108.03%	107.70%	107.32%	106.88%	106.38%	105.79%	105.11%	104.32%

10%	106.65%	106.42%	106.16%	105.86%	105.51%	105.10%	104.63%	104.09%	103.46%
20%	104.99%	104.82%	104.62%	104.39%	104.13%	103.83%	103.48%	103.07%	102.59%
30%	103.33%	103.21%	103.08%	102.93%	102.75%	102.55%	102.32%	102.05%	101.73%
40%	101.66%	101.61%	101.54%	101.46%	101.38%	101.28%	101.16%	101.02%	100.86%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.34%	98.39%	98.46%	98.54%	98.62%	98.72%	98.84%	98.98%	99.14%
70%	96.67%	96.79%	96.92%	97.07%	97.25%	97.45%	97.68%	97.95%	98.27%
80%	95.01%	95.18%	95.38%	95.61%	95.87%	96.17%	96.52%	96.93%	97.41%
90%	93.35%	93.58%	93.84%	94.14%	94.49%	94.90%	95.37%	95.91%	96.54%

Table 6.35

Reduction	18-67/76	18-67/75	18-67/74	18-67/73	18-67/72	18-67/71	18-67/70
0%	103.41%	102.33%	101.99%	101.59%	101.14%	100.61%	100.00%
10%	102.72%	101.86%	101.59%	101.27%	100.91%	100.49%	100.00%
20%	102.04%	101.40%	101.19%	100.96%	100.68%	100.37%	100.00%
30%	101.36%	100.93%	100.80%	100.64%	100.45%	100.24%	100.00%
40%	100.68%	100.47%	100.40%	100.32%	100.23%	100.12%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.32%	99.53%	99.60%	99.68%	99.77%	99.88%	100.00%
70%	98.64%	99.07%	99.20%	99.36%	99.55%	99.76%	100.00%
80%	97.96%	98.60%	98.81%	99.04%	99.32%	99.63%	100.00%
90%	97.28%	98.14%	98.41%	98.73%	99.09%	99.51%	100.00%

Table 6.36

Reduction	18-66/85	18-66/84	18-66/83	18-66/82	18-66/81	18-66/80	18-66/79	18-66/78	18-66/77
0%	108.11%	107.84%	107.51%	107.14%	106.72%	106.22%	105.65%	104.99%	104.22%
10%	106.49%	106.27%	106.01%	105.72%	105.37%	104.98%	104.52%	103.99%	103.37%
20%	104.87%	104.70%	104.51%	104.29%	104.03%	103.73%	103.39%	102.99%	102.53%
30%	103.25%	103.13%	103.01%	102.86%	102.69%	102.49%	102.26%	101.99%	101.69%
40%	101.62%	101.57%	101.50%	101.43%	101.34%	101.24%	101.13%	101.00%	100.84%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.38%	98.43%	98.50%	98.57%	98.66%	98.76%	98.87%	99.00%	99.16%
70%	96.75%	96.87%	96.99%	97.14%	97.31%	97.51%	97.74%	98.01%	98.31%
80%	95.13%	95.30%	95.49%	95.71%	95.97%	96.27%	96.61%	97.01%	97.47%
90%	93.51%	93.73%	93.99%	94.28%	94.63%	95.02%	95.48%	96.01%	96.63%

Table 6.37

Reduction	18-66/76	18-66/75	18-66/74	18-66/73	18-66/72	18-66/71	18-66/70
0%	103.32%	102.27%	101.94%	101.55%	101.11%	100.59%	100.00%

10%	102.66%	101.82%	101.55%	101.24%	100.89%	100.48%	100.00%
20%	101.99%	101.36%	101.16%	100.93%	100.66%	100.36%	100.00%
30%	101.33%	100.91%	100.77%	100.62%	100.44%	100.24%	100.00%
40%	100.66%	100.45%	100.39%	100.31%	100.22%	100.12%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.34%	99.55%	99.61%	99.69%	99.78%	99.88%	100.00%
70%	98.67%	99.09%	99.23%	99.38%	99.56%	99.76%	100.00%
80%	98.01%	98.64%	98.84%	99.07%	99.34%	99.64%	100.00%
90%	97.34%	98.18%	98.45%	98.76%	99.11%	99.52%	100.00%

Table 6.38

Reduction	18-65/85	18-65/84	18-65/83	18-65/82	18-65/81	18-65/80	18-65/79	18-65/78	18-65/77
0%	107.95%	107.67%	107.36%	106.99%	106.57%	106.09%	105.53%	104.88%	104.12%
10%	106.36%	106.14%	105.89%	105.59%	105.26%	104.87%	104.42%	103.90%	103.30%
20%	104.77%	104.60%	104.41%	104.20%	103.94%	103.65%	103.32%	102.93%	102.47%
30%	103.18%	103.07%	102.94%	102.80%	102.63%	102.44%	102.21%	101.95%	101.65%
40%	101.59%	101.53%	101.47%	101.40%	101.31%	101.22%	101.11%	100.98%	100.82%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	98.41%	98.47%	98.53%	98.60%	98.69%	98.78%	98.89%	99.02%	99.18%
70%	96.82%	96.93%	97.06%	97.20%	97.37%	97.56%	97.79%	98.05%	98.35%
80%	95.23%	95.40%	95.59%	95.80%	96.06%	96.35%	96.68%	97.07%	97.53%
90%	93.64%	93.86%	94.11%	94.41%	94.74%	95.13%	95.58%	96.10%	96.70%

Table 6.39

Reduction	18-65/76	18-65/75	18-65/74	18-65/73	18-65/72	18-65/71	18-65/70
0%	103.25%	102.22%	101.89%	101.52%	101.08%	100.58%	100.00%
10%	102.60%	101.78%	101.52%	101.21%	100.87%	100.46%	100.00%
20%	101.95%	101.33%	101.14%	100.91%	100.65%	100.35%	100.00%
30%	101.30%	100.89%	100.76%	100.61%	100.43%	100.23%	100.00%
40%	100.65%	100.44%	100.38%	100.30%	100.22%	100.12%	100.00%
50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
60%	99.35%	99.56%	99.62%	99.70%	99.78%	99.88%	100.00%
70%	98.70%	99.11%	99.24%	99.39%	99.57%	99.77%	100.00%
80%	98.05%	98.67%	98.86%	99.09%	99.35%	99.65%	100.00%
90%	97.40%	98.22%	98.48%	98.79%	99.13%	99.54%	100.00%



April 17, 2013

via SERFF

Ms. Darniece Shirley
District of Columbia Department of Insurance
Securities and Banking
Accident & Health Division
810 First Street, NE, Suite 701
Washington DC 20002

RE: Company Name: MetLife Investors USA Insurance Company
NAIC Number: 241-61050
Form Filing: Form Number 5EAH-10-13-DC et al.
SERFF Tracking #: WESA-128963100

Dear Ms. Shirley:

Please accept this Letter as the Company's reply to your objection letter dated today. For ease of reference, this Letter will track your objections.

Objection 1: Please provide the average annual premium for the proposed product

Average annual premium for the product is \$240

Objection 2: Please provide a detailed, line-by-line, make-up of expenses as a percentage of premiums. Each expense item should be accounted for separately and total 100%. Expenses such as profit, expected loss ratio, commission, e.g. should be included. Expenses such as taxes, administrative, et al should not be grouped together

Premium-taxes	2.00%
Commission	15.94%
Administrative	15.29%
FIT	3.82%
NII	1.55%
After-tax profit and contingency	6.40%
Loss Ratio	55.0%
TOTAL	100.00%

Objection 3: *Please confirm: Dispositions with respects to this filing are being made on behalf of residents of the District of Columbia only.*

The Company confirms that dispositions with respects to this filing are being made on behalf of residents of the District of Columbia only.

Objection 4: *Please note, this rate filing is subject to conformity with the corresponding forms' filing. This department reserves the right to withdraw the filing if not.*

The Company understands that this rate filing is subject to conformity with the corresponding forms' filing.

Thank you for your time and attention to this filing.

Respectfully,

Darcy Lebau

Darcy Lebau
Darcy@Westmontlaw.com